JOHN BULL

SATURDAY, JANUARY 4, 1913. ONE PENNY

(Registered at the G.P.O. as a Newspaper.)

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

BULLETS

OVER
15,000
PRIZES
ALREADY
AWARDED.

BULLETS

See page 30.

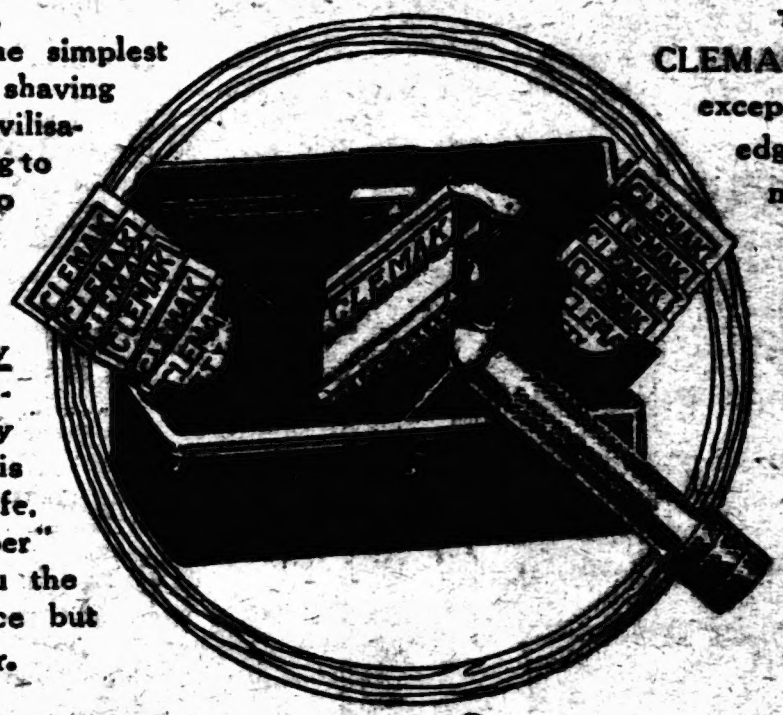
Here's MY Barber

I don't have to wait for him —he waits for me—always ready to give me a surpassingly smooth, comfortable shave, at any time of the day or night.

ONE OUTFIT WILL LAST A LIFETIME. THERE IS NO CONSTANT EXPENSE FOR NEW BLADES—THERE IS NO GRINDING OR HONING EXPENSE EITHER

ITS SHAVING EASE.

The CLEMAK is the simplest and most perfect shaving device known to civilisation. There is nothing to get out of order—no screwing, fixing or adjusting to waste your time. The blade is adjusted at the only right angle automatically. You simply press the knob and this fine, smooth, sure, safe, speedy, clean "barber" is ready to give you the best shave—not once but every day of the year.



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CLEMAK Blades retain their exceptionally keen shaving edges because they are manufactured from the finest quality Sheffield Razor Steel, hardened and tempered by our new secret electrical process.

The CLEMAK Stropping Machine (price 3/6, including good leather strop) enables you to strop at the correct angle and pressure and ensures a clean blade for every shave.

CLEMAK Safety Razor 5/-

EVERYBODY'S USING IT.

CLEMAK Razor and Seven Blades 5/-
NEW MODEL SET & Twelve Blades 7/6
COMBINATION OUTFIT, Stropping Machine, Velvet Hide Strop, Clemak and Twelve Blades. 10/6

"Made as well and shaves as well as any Guinea Razor."

OF ALL STORES, CUTLERS, &c.,

or post free from the
CLEMAK RAZOR CO., 17, Billiter Street, LONDON.

CUT THIS CORNER. — POST TO US — GET THE BOOK.

POST IT NOW

Please post free your revised edition of "His First Shave," the humorous booklet illustrating in colours the most popular Clemak Outfits and useful Hints on Shaving.

Name _____

Address _____

POST IT NOW

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour, Rancour or Rant.

Vol. XIV. No. 344. Week ending Saturday, January 4th, 1913. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. All **FINANCIAL, INSURANCE** *and* **SPORTING** *enquiries should be addressed to the* **CITY OFFICES, 52, NEW BROAD STREET, E.C.** *All other communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

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£10 REWARD.

Wanted, the Copy of "John Bull" for DECEMBER 28th, 1912, bearing on its Cover the Number **64,464.**

Apply THE MANAGER, "JOHN BULL," 93, Long Acre, London, W.C.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

TO EVERYBODY.

A Happy and Prosperous New Year! Don't trouble about the thirteen in the number. Add them together and you get fourteen, or two sevens—a most lucky combination.

Thank You.

We have to thank our readers for their generous response to our appeal for the East-end poor. By their kindness we were enabled to bring a ray of Christmas comfort into upwards of two thousand homes. Some of the clothing and toys sent us were as good as new; the "Imperial" plum puddings were in great demand; and every penny of the money subscribed went in meat, bread, groceries, vegetables and coals. Again—*Thank you.*

Ideal Christmas Weather.

"What wretched weather for Christmas" everybody—except ourselves—has been saying. As a matter of fact, the weather was ideal—howling wind and pelting rain all the time. Just think how jolly that made the fire look, and what a flavour it gave to the port! Storm without and Peace within—what more do you want? Besides, what an excuse for an extra toddy or two, always remembering that *nobody* can be "legally drunk" at Christmas.

A "First" Lord.

Mr. Churchill has, after all, come out of the Bridgeman affair with flying colours. It is, of course, no secret that the promotion of Prince Louis has met with favour in high quarters, but the fact remains that the First Lord was justified in asking for the resignation of Sir Francis, and that he did so in language as considerate and delicate as it was stately. Winston is the strong man of the Government. In short, he is the First Lord the Admiralty has had for a long time.

A Natural Result.

Another illustration of the Party game: Ramsay Macdonald, the "leader" of the "Labour" Party, having gone to India to look after the interests of native students (the working classes at home requiring no further attention!), there were eight members left on the Samuel Seat Committee—four Government supporters and four Opposition men. The natural and inevitable result is a deadlock. The four Government men think that Sir Stuart should retain his seat; the four Opposition men—knowing that, at an election, he would probably lose it—think he should resign. What a game it is! And now we are to spend a lot of money on an appeal to the Privy Council!

Silvester Horne's Trumpeter.

"P. W. W.," of the *Daily News*, appears to credit his friend the Rev. Silvester Horne, M.P., with powerful parliamentary influence, notwithstanding the fact that Whitefield's "Bishop" has so far failed to make any impression on the House. Discussing the Welsh Disestablishment Bill the other day, P. W. W. quaintly remarked: "The Church will retain the cathedrals, *this despite Mr. Silvester Horne's attempt to get them transferred.*" What a narrow escape the Church has had!

Trouble Brewing.

The Cabinet rumpus will soon be out. There is very serious dissension amongst Ministers, and the split cannot be much longer averted.

A Shuttlecock Session.

The next Session of Parliament will probably be one of the shortest on record. The House will meet in March to deal with the Budget, and that will be practically the whole business. The Lords will, of course, throw out the Home Rule, Franchise and Welsh Church Bills, which will be *pro forma* sent back—and again rejected—and then hung up till next year. *What* a farce!

League Notes.

Next week we shall resume our column of League Notes, giving the doings of the various branches of the John Bull League. We shall at the same time announce the dates of public meetings, already fixed, to be addressed by the President—commencing most probably with Birmingham, on January 30th.

Over 15,000 "Bullets" Prizes Already Awarded.

White Slave Drivers.

We learn that the London police, intending to put their hands on some of the worst procurers immediately the White Slave Act passed, have found most of their birds flown. These moral pariahs have been busily making their arrangements from the moment it became certain their vile skins were in danger of the lash and that the police could arrest on suspicion. The day of the passing of the Act was celebrated by dozens of them in a welcome vanishing. Many others who have been exploiting the Eastern and Western vices dare not return to the houses where the women are until they can prove they are earning a living by their own labour. Whether they will venture back when they have obtained employment depends, of course, very much on the question whether the women appreciate their emancipation.

Party and Servility.

It is really amusing to hear the kettle calling the pot grimy. Speaking at Kettering the other evening, Lord Robert Cecil told his audience that the Unionist party were "only beaten by the servile majority opposed to them." Of course "servile" is merely a term of party abuse; and the sole difference between the Unionists and Liberals in office is that a servile majority keeps them in while a servile minority tries to get them out. For the moment, Lord Robert Cecil happens to belong to the servile minority who are out.

Hard Lines.

A man named Joe Simmonds was arrested recently on suspicion of being concerned with other men in having, at the point of the revolver, robbed an Edgware Road pawnbroker and got away in a taxicab. He was arrested, identified by witnesses, brought up before the magistrates, remanded for a week, proved to have had nothing to do with the affair; and discharged, his photograph being published in the illustrated papers. His complaint is that the notoriety thrust on him by the case has prevented him obtaining premises as a tenant to carry on a fish business. "I think it is very hard that an honest man should be boycotted in this manner," he says, and we agree with him. Let the boycott cease.

The Lost Jewels.

Perhaps the Chief Constable of Wigh Wycombe will be able to enlighten our darkness concerning a notice over his signature in the local paper. It offered £20 reward for a lady's black handbag "lost in St. Paul's Row," containing several articles of valuable jewellery and other things. Our information is that the lady to whom the bag belonged was about to leave the house when the telephone bell rang inside, that she placed the bag on the doorstep, rushed to the instrument, returning to find the bag gone, and that a man who was passing the house remembers to have seen a woman of "good social position" stoop as if to tie her shoe-lace and then leave with the bag. He at once went to her and advised her to give it up. On her denying that she had it he informed the police, who, after paying two visits to the house (one under threat of a search warrant), induced the woman to confess, the husband eventually paying a reward to the informant, £5 to the Cottage Hospital, and £5 to the Police Orphanage.. Such is the story. What is the truth about it?

Proof of the "Trade Boom."

There can be no doubt of the boom in trade, not merely because the *Daily Mail* says so, but because no fewer than 300 weddings have been or are about to be solemnised in Bristol, "mostly in the industrial quarters." The wedding couples are Unionists, without a doubt.

Legally Drunk.

We agree with Mr. Chester Jones that Knox, the Newcastle engine driver, was probably not legally drunk, but was "under the influence of drink," in which condition the police probably aggravated him and excited him to a point which made it easy for them to prefer the familiar charge of disorderly conduct and assault. Drunkenness is not a legal offence in itself. It must be accompanied by incapacity or disorderly conduct. Thousands of most respectable and even eminent British householders go home drunk at one time of their lives or another; not infrequently several times in one life. They dine and wine, and feel they are drunk, but they walk home in unstable equilibrium, insert the latchkey in the front door, shoot the bolts and fasten the chains inside, take off their boots, walk softly, if unsteadily, upstairs, wind up their watches, tell tremendous fibs to the wife, disrobe and wriggle into their pyjamas, roll into bed, sleep the sleep of the tipsy until 8 o'clock in the morning, and presently come down to breakfast with a lovely appetite and a countenance as benevolent as a churchwarden passing round the collection-box on Sundays. If all persons "under the influence of drink" were arrested, what a horrible lot of trouble there would be in everybody's family!

The New War Correspondent.

What devils those war correspondents are! The shades of Forbes, Russell, and McGahan must be consumed with envy as they watch the junketing of their successors. From the club at Pera comes the private note of a war correspondent in which he says:—"The weather is glorious. I suppose you are living in fog and rain." He then goes on to talk of golf and boating and other pastimes. It seems a queer sort of business enterprise to send these bored knights of the note-book and pencil to Pera to collect news which could be gathered equally well in London.

An Idea at Chilmark.

Being Chairman at the annual dinner of the South Wilts Constitutional Association, Mr. Hugh Morrison, brother of an ex-M.P., had to make a speech a few evenings ago. "I am rather inclined to the view," he said, "that the country is getting sick of party politics and wants a period of rest. There is grave danger to the country in the way the power of the Cabinet is increasing. There is hardly an independent member to be found in the House of Commons." Mr. Morrison is right—but, if he holds these views, why does he not come out of the party machine and help to smash and scrap it?

Methodistical.

Addressing a few comforting words to an audience of Methodists at Mansfield recently, Mr. J. P. Houfton, Managing Director of the Bolsover Colliery Company, said a certain miner in the employ of the company "kneels and prays for the company and its directors every morning before he goes to work." We fear they are in a bad way, and that the miner somehow knows it. Or, is he after a rise?

Post Office Sweating.

Why cannot the Postmaster-General, who would grow hot with indignation if he were addressing an East End audience on sweating, pay his own subordinates a decent living wage? According to our information, temporary workers, many of them with wives and families to maintain, receive £1 a week of 48 hours, increased in the case of sorters to 24s. after two weeks' trial. This is about the wage of a roadsweeper or a dustman.

"Bullets" THE STRAIGHT Competition.

Pooh-Bah's Meanness.

Mr. E. J. Waugh, Solicitor and Commissioner for Oaths, Clerk to the Cuckfield Union, Clerk to the Cuckfield Justices, Commissioner of Taxes, Clerk to the Haywards Heath District Council, Superintendent Registrar of Cuckfield District, Solicitor to Haywards Heath Building Society, and heaven only knows what else, was recently applied to for a certificate. The certificate was sent in an unstamped envelope, which was surcharged 2d. to the recipient, who wrote asking whether the omission was a clerk's error. This is the reply, sent on a postcard: "Haywards Heath. Dear Sir, —In reply to your letter of to-day's date you should, on applying for a certificate of birth, enclose a postal order for 3s. 8d., being 3s. 7d. fee and 1d. postage. Yours truly, E. J. Waugh." Because, then, our reader had not enclosed 1d. for the stamp, Mr. Waugh was mean enough to send the Certificate unstamped, in order to make him pay 2d. It seems to us most contemptible.

Bazaar Cadging.

This season, as usual, there has been a frightful lot of cadging by parsons and church officers for contributions to Christmas bazaars, sales of work, and such things. This is done in such a way that, should the tradesmen and others to whom the appeals are made refuse to comply, they immediately lose the trade of the cadger and others whom he takes pains to influence against them. On the other hand, if they yield to the demand their names are seldom or never mentioned in church circles, the whole of the credit for the beneficence being given, not to the donors, but to the beggar. It is really a system of polite but subtle blackmail, and clergymen and Nonconformist ministers ought to set their faces resolutely against it.

Unbusinesslike.

A man who has just come out of Brixton prison for inability to pay his rates has an idea that the local Town Council doesn't amount to toffy as a business proposition. He says he did three months for a rate of £2 12s. 6d., that the Council will lose the rate, that six shillings a week should be added for maintenance, and 7s. for warrant officer's fee. Also the borough loses his wages of 25s. a week, and parish relief of 10s. a week has to be allowed his family. It is a comfortable way of looking at the profit and loss account, especially when it is realised that it is more or less applicable even to a man who does six months for disaffection towards his mother-in-law, or for talking harshly to a policeman in the execution of his duty.

A Fowl Crime.

We have poetical tramps, pitmen, policemen and convicts, but the latest outbreak is on the part of a poultry merchant. At Wrestlingworth, Bedfordshire, a chicken run was raided, and upon investigation the following lines were found scrawled upon the wall:—

We steal from rich to feed the poor,
We've left you three to breed some more.

We suggest to the police that they carefully preserve the portion of wall with the poem on it, and get down a handwriting expert. We rather suspect Mr. Alfred Austin.

Truth Will Out.

"I believe your husband is in a lunatic asylum?" said counsel at Marylebone County Court. "Well,—he is in the court here," replied the witness. Such a combination of unconscious humour and caustic description is rare.

The "Girl's Friend."

It may be, but for the moment we have a little doubt of it. Let us tell those in charge at 23, Bouverie Street, why. About three months ago a Middlesbrough girl wrote to the editor asking to be enrolled as a member of the "*Girl's Friend* Pictorial Postcard Exchange." She got no reply from the editor, but has now received a number of printed circulars from a concern called The International Correspondence Club Saxonia, Postfach, Chemnitz, Saxony, Germany. The proposal form is marked "Introduced by Minnie Dent," of whom our informant has never previously heard, and the demand is for a fee of three shillings. Reading the circulars, the questions occur to our mind: (1) Is it a money-grabbing fake to delude unsuspecting girls, or one for the distribution of questionable postcards? (2) How do letters addressed to the *Girl's Friend* get into these people's hands? The postmark on the envelope in which the circulars were sent is Colne, Lancs. What has Chemnitz to do with Colne?

Bound for Beverley.

Mr. Harry Wray, a member of the Beverley Council, has adopted a curious way of celebrating the coming into operation of the Insurance Act. He has promised to open an account at the bank for every baby born in Beverley during January, 1913. In consequence of this announcement we are informed that the streets of Beverley present a curious appearance. Prospective mothers have converged upon Beverley from all parts of the country, determined to take advantage of so unusual an opportunity to give their offspring a good start in life. Meanwhile, the more bashful inhabitants are leaving the town in haste, and are not expected to return until the beginning of February.

Sir Herbert and the Washing.

If there is nothing deeper than appears in the report of a case at Marlborough Street against a wardrobe mistress, then we think the sentence of two months in the second division far too severe. The woman was employed at His Majesty's Theatre, and it was her duty to superintend the ladies' costumes, and to get articles washed. Instead of sending them out, she got them washed in the theatre, thus pocketing two or three small sums. Surely dismissal would have met this dereliction of duty, or, at the most, a warning under the First Offenders Act.

The Balmy Future.

Dr. Hyslop paints a very dismal picture of the world in fifty years time. By then, in his opinion, every other person will be insane. But *now* we are all monomaniacs: we are all a bit "funny" on some point,—and our friends point the finger in secret, and laugh at us in their sleeves. It may be the mania for collecting stamps, playing with old coins, docketing and ticketing pebbles, or sticking pins through moths,—but there is the slate loose. As the years go on, no doubt, officials will be appointed to sort us out and label us correctly.

Talent Rewarded.

The romance surrounding the picture by M. Degas, which realised £17,400 the other day, after having been sold first hand by the artist for £20, has often had its counterpart in the literary world. Milton received only £5 for "Paradise Lost"; and Dr. Johnson sold the "Vicar of Wakefield" for Goldsmith for £60. Miss Braddon parted with the copyright of "Lady Audley's Secret" for a comparatively small sum, making a fortune for her publishers. *We* believe in rewarding talent, and therefore offer each week a handsome sum for two or three words.

£1,000 in "Bullets" Prizes this Week.

Legs in Divorce.

Is there any relation between the shape of a man's legs and his ability to keep out of the Divorce Court? In the course of a debate in New York it was alleged by several speakers that knock-kneed men were never seen in the Divorce Court. As this is a matter of national interest, perhaps Sir Samuel Evans (the President of our Divorce Court), or Mr. Justice Bargrave Deane, or Mr. Barnard (its most eminent counsel), will inform us whether this accords with their experience and observation. If so, we have a solution of the Divorce question at once. All that need be done is for Parliament to pass an Act for the compulsory acquirement of knock-knee by medical operation.

"The Immortality of Mr. Bumble."

In reference to our recent paragraph regarding the reported refusal by the Willesden Guardians of the offer of a lady to have two children from the Poor Law Homes at her house for the Christmas holidays, on the ground that it would "unsettle them and cause dissatisfaction amongst the other children," the Clerk to the Guardians informs us that the decision of the Board was quite the opposite to that reported in the Press, as "the invitation was accepted, and arrangements have been made for the children to spend Christmas with the foster-parent with whom they were previously boarded-out." We think the explanation of the reporter's mistake is to be found in the somewhat ambiguous latter portion of this quotation. However, we trust all the youngsters have had a merry Christmas.

"As Friends We Meet."

Pity the sorrows of a man charged the other day at Willesden with drinking not wisely but too well through always meeting friends who would insist on standing him drinks. The Chairman of the bench pointed out to him the obvious moral that, if he was not strong enough to resist these blandishments, he should keep out of the way of his friends. "That's all very well, sir," responded the poor victim, "but, unfortunately, I have rather bad eyesight and they always see me before I see them." Perhaps, however, he makes up for it later on—by seeing them double.

Silent Workers.

During the past week two silent workers for the public weal have gone to their rest—Mr. J. N. Hare, of Arundel, and Sir Walter Johnson, of Hackney. Each had been Mayor of his borough—the former on three occasions—and each was a man of great force of character and indefatigable energy in local life. Had Mr. Hare lived, he would undoubtedly have been placed upon the Commission of the Peace, for during the time he sat on the Bench as Mayor he instilled such robust common sense and fearless judgment into the administration of the law that his claim to a permanent seat could not have been overlooked. The death of two such men leaves the world poorer.

Police Evidence.

The Gateshead magistrates rightly treated the evidence of two policemen, one corroborating the other, as unworthy of credence, in a certain case of riding without lights which they had to hear. The two officers stated that the offence occurred on a certain date at Felling. The defendant proved that he was not at Felling till a day after, and on reference to the Police book it turned out that both the officers were wrong. They were simply a couple of parrots, the one imitating the sounds made by the other. If it had been a drunk case or an assault case they, no doubt, would have handled the truth just as carelessly.

Home Secretary and Whist Drives.

The Home Secretary announces, apropos of whist drive prosecutions, that "each case is to stand on its own merits." His "firmness" on whist drives is in glaring contrast to his flabbiness on most other things, but has he ever considered the idiocy of employing policemen to hang about outside churchrooms, and spy on the proceedings of members and their friends who are playing progressive whist for trivial prizes? Such social gatherings provide a vast amount of pleasant and harmless entertainment for thousands of people. To talk of gaming in connection with them is outrageous nonsense; to interfere with them is outrageous persecution.

Postal Pleasantries.

One of our readers, living at Gateshead, posted on October 11th a letter, addressed in typewriting, to a person living at "New York, Northumberland." Although this town was but ten miles distant and the officials should have been pretty familiar with it, especially as our correspondent had upon several occasions sent letters there, Mr. Samuel's shining satellites forwarded it to America. It has just been returned, no endeavour apparently having been made to deliver it in Northumberland. Our correspondent winds up: "For goodness' sake, get back to Westminster, and see if you can get a Business Government at work." We will.

Naval College Dangers.

The constant recurrence of epidemics at the Royal Naval College at Osborne is a matter calling for enquiry. Not so long ago a virulent form of measles was prevalent; and now an epidemic of scarlet fever has broken out. There was a rumour that the College would be rebuilt; but we learn that some structural alterations only will be made. Parents are willing enough to give their sons to the nation; but they will hesitate before blindly sacrificing young lives upon this altar of disease.

Labour Exchange Overtime.

Have the clerical staff of the Labour Exchanges yet received their overtime money for the extra work they did when the Insurance Act was shunted upon them in June and July? The returns of overtime were forwarded by request to Headquarters in August, but, up to a week or two ago, we know the clerks were still whistling for their money. If it is still unpaid, we hope the President of the Board of Trade will have a shocking New Year.

"Futile Examinations."

Apropos of our paragraph a few weeks ago concerning the subjects set for examination by the Institute of Bankers in Scotland, an Aberdeen reader informs us that the questions we quoted were for the "Honours" examination only, and that such examination "is not regarded as of vital interest." Then why hold it at all, at all?

Robert Burns on Party.

Luath:

"—— Some gentle master,
Wha, aiblins thran a parliamentin',
For Britain's guid his saul indentin'."

Cæsar:

"Thi lad, ye little ken about it: do
For Britain's guid! guid faith! I hubt it.
Say rather, gaun as Premiers lead im,
An' saying aye or no's they bid him:
For Britain's guid! for her destruction!
Wi' dissipation, feud an' faction."

—THE TWA DOGS.

1913 will be a Record Year—for "Bullets."

Anonymous Witnesses.

A correspondent complains of the increasing practice in the courts of allowing witnesses of good position to withhold their names. It can never be very pleasant, however, to anybody to have his name disclosed as a witness in a divorce or a police-court case. But our correspondent's point is that "whenever Mrs. or Miss or Mr. X appears, it is seen that the disguise almost invariably covers, not a poor person, but a person in social caste." No doubt; but we do not remember having ever heard of a person other than one "in social caste" expressing a desire for protection.

Criminal Lunatics.

The similarity of detail which characterises so many of these child atrocities suggests the existence of some mental disease—probably sub-sexual in origin—which consists of a mania for torturing, by starvation and physical cruelty, helpless children. There should be power in the Court to commit people of the Crozier type to a criminal lunatic asylum.

The Law's Delays.

The Royal Commission to deal with the arrears of the Courts is not a particularly strong one. But Mr. Justice Darling will wake it up. It will be his show.

The Week's "Chestnut."

STABLE BOY (*to Inebriated Driver*): "Eh, matey, you're putting yer 'orse in the wrong way round."

INEBRIATED DRIVER: "Mind yer own bishness—how do yer know which way I'm going?"

RHYMES OF THE TIMES.

THE OLD YEAR.

Gasping at the feet of Time,
Nineteen-Twelve lies low,
Filled with folly, stained with crime,
Waiting for the blow—
Waiting for the scythe's swift swing,
To cut the cord, to snap the string.

On his face, with pallor spread,
Mingling lines cut deep;
Wrinkles wrought by shuddering dread,
O'er his forehead creep;
Creases carved by carking care
Stamp his visage with despair.

War's wild passions leave their trace,
Labour's strife their mark,
On his grey and haggard face,
Sunken, stern, and stark;
Cant's foul grin and humbug's smirk
Leave memorials of their work.

Still, through all, a tender glow
Softly radiates—
Proof that somehow, still, below,
Goodness palpitates:
Charity and brotherhood
Have once more their foes withstood.

Still the spirit of John Bull
Sturdily survives,
Honest, blunt, and genial,
Brightening our lives—
The Old Year's worst has been in vain
So long as these things all remain.

"John Bull's" Biscuits.

[*"Taking the Biscuit" has become a classic phrase, expressive of a satirical reward or recognition. In this column we present, in all good humour, the token to such of our contemporaries and others as may have distinguished themselves by some unconventional utterance or act.*]

For publishing a serial story in which one of the characters is stated to be "kneeling on the deck shivering, HIDING HER HANDS IN HER FACE,"

THE WEEKLY DISPATCH
TAKES THE BISCUIT.

For stating that Mr. Bonar Law "declared that the Unionists did not propose, if returned to power, at once to impose FOOL *duties,"*

THE BERKSHIRE DAILY CHRONICLE
TAKES THE BISCUIT.

For stating, according to the "Fleet Parish Magazine," that she "hopes that friends will continue to SEND LIBERALLY *(to the Mission to Deep Sea Fishermen) as the* NEEDS *of the fishermen are practically* EXHAUSTED,"

MRS. ALEXANDER (Hon. Local Sec.)
TAKES THE BISCUIT.

For stating in its report of a meeting at Yarnton of the Women's Tariff Reform and Unionist Association that: "AFTER A SHORT ILLNESS BY THE CHAIRMAN, *Mr. H. A. Evans, Mrs. Shepherd gave a most convincing account of the disastrous effects of the Insurance Bill,"*

THE OXFORD TIMES
TAKES THE BISCUIT.

For advertising in the "Daily Telegraph": "Lost Sunday 8th, DARK BLUE LADY'S *Hand Bag,"*

MRS. ROXBURGH (Jermyn Court Hotel, Piccadilly Circus)
TAKES THE BISCUIT.

For publishing placards announcing: "Splendid entries. Nearly 3,000 EXHIBITS, INCLUDING HIS MAJESTY THE KING, DUCHESS OF NEWCASTLE, EARL OF DURHAM,"

THE COMMITTEE OF THE LEEDS CATTLE SHOW
TAKE THE BISCUIT.

For advertising that: "Customers may select any HANDLE *and* HAVE IT MADE INTO AN UMBRELLA *(no extra cost) in thirty minutes,"*

MR. H. JOHNSTON (38, Nassau Street, Dublin)
TAKES THE BISCUIT.

For speaking in "The Office Window" of: "The Tourist, who in energetic days had seen and HEARD *the sun rise on the road between Chingford and Epping,"*

THE DAILY CHRONICLE
TAKES THE BISCUIT.

For stating that: "On the 10th inst. the 'Centurion' was in COLLISION *with some vessel* A GOOD MANY MILES OFF,"

THE WESTERN DAILY MERCURY (Plymouth)
TAKES THE BISCUIT.

For publishing a story containing the phrase, "I ran down the stairs with MY BREATH *and my boots* IN MY HANDS,"

CYCLING
TAKES THE BISCUIT.

HALF-A-CROWN FOR EVERY "BISCUIT" PUBLISHED.

We give 2s. 6d. to the sender of every "Biscuit" published. Should the same "Biscuit" be forwarded by more than one competitor, preference will be given to the reader whose letter is first opened. In forwarding newspaper cuttings, sufficient must be sent to identify the name of the paper and date of issue.

"Bullets" the Best Judged Competition.

NEW YEAR THOUGHTS.

BY THE EDITOR.

Last week we had a talk about Christmas, and I am pleased to know that our chat gave pleasure to many readers of this journal. "God bless you for it," writes one dear old creature, who during the year has lost her only son and, being a widow, was contemplating the "festive season" with apprehension. "It has quite brightened me up," she adds, "and in the name of my dead boy I'll see if I cannot make somebody happy." Then comes a sentence which forms my text this week—"*But I shall miss him terribly on New Year's Eve—we have always seen the New Year in together, and last year as he kissed me he said, 'Mother, whenever you are taken from me, I shall always see the year in all alone and think of you.' And now he has gone first—God's will be done.*"

There, my friends, you have a whole sermon, more eloquent than any you will hear at any Watch Night Service. Last week I begged you to be merry, to throw all care to the wind—*for a few days*. But the time is up. We have just witnessed the funeral of the Old Year—the death and the end of 1912. The Old Year is gone for ever! And *you*, and all that went to make you up, have gone away with it, and you have just to begin all over again. I do not refer—when I speak of all that went to make you up—to the bucket of water and the handful of carbon and lime of which you are physically composed. What I mean is that every year, as the clock strikes twelve on the night of December 31st, a new supply of Force comes in to electrolise your body, and all the old stuff is released, to be purified in the great Refinery of God. The change is so sudden, so instantaneous, that you scarcely notice it. But at the minutest fraction of time after midnight you are a new being. That is the difference between Life and Death. Some day all the Vital Force within you, and which you call Life, will run out—and no other will take its place. And then you will be dead!

"God's Will Be Done."

But that will be God's will. What do I mean by the phrase? You all know that I am no more a fanatic in religion than I am in politics. I have read, and thought, about most of the religions of the world, and I find the same root principle running through them all—the voluntary subjugation of the human mind to the Mystery of the things beyond its ken. "Who *made* the universe?" we ask the Parson. "God," says he. "And whence and when came God?" we continue. "God was without beginning and is without end," comes the answer. "Without beginning," we reflect—and our poor little brain gives it up. "Whence *came* the Universe?" we ask the Man of Science, for we remember that *he*—wonderful microbe!—knows all about it. He *knows* that the world was never *made*—it *grew*; it was "evolved." But from what? And he knows that, too. But, in the end, when he has taken us right back through billions and trillions of ages to the "time" when things *began* from *something*—let us call it gas—we are stuck again. When did *that* "time" begin, and when and whence came the gas? And thus are we driven to the conclusion of Colonel Ingersoll—"No man has gone beyond the horizon of the natural. As to the supernatural, one man knows quite as much and just as little as another. Upon this subject, chimpanzees and cardinals, apes and popes, stand upon a footing of perfect equality. The smallest microbe that can be seen by the aid of the most powerful microscope has as much knowledge on this point as the greatest intellect the human race has ever produced." So we give it up. For myself, I take a short cut through all the creeds, and say, "The world is my country; mankind are my brethren; to do good is my religion." Yours may be a better, a sublimer faith, but mine is good enough for me. In my own rough, crude way, I will do my best, and for the rest, I will say—with my dear old correspondent—God's will be done. What may be that Will in regard to you or me, my friend, who shall say? I write these words on Monday, December 30th. A week ago, on Monday, December 23rd, I had arranged to dine with an old and valued friend, in accordance with a long-standing custom, at Christmas time. Circumstances compelled me, at the last moment, to postpone our meeting till to-day. *I have just returned from his funeral in Fulham Cemetery.* And on Christmas Day he was in high spirits, surrounded by his family!

The Passing—and the Coming.

To get back to my fantastic theory. When I speak of Life, I mean matter organically electrolised. Call it soul or spirit or what you will; it is, in my view, the manifestation of an electric force upon the seed of life. When that seed has run its course the Force escapes, to rejoin the great storehouse from which all Life is drawn. *That* never dies—any more than a drop of water put into the ocean is lost. All that dies is its identity—its individuality. Thus, except in the physical sense, there is no death. Life is eternal. Of the seed upon which it operates I know, as Colonel Ingersoll reminds me, just as much, and just as little, as the chimpanzee. But of the Force—of the Life—one may speak. It is an astronomical force, or, if you like, an astrological one. Do not laugh at astrology. The old astrologists knew more of the *significance* of the heavens than do our most learned astronomers. They did not know, as we do, of the natural laws which govern their manifestations—but they *did* know something of their direct influence upon the character and destiny of mankind. This our astronomers know not—just as our doctors know next to nothing of the *real* functions and powers of the bodies they treat. "I have cut up many human beings," observed an eminent surgeon, "and I have never come across any sign of a soul"! Poor fool! Well, my theory is that at a certain stage in its development, the human body attracts to itself, direct from the Sun, a certain quantity of vitalising Force, which is held captive by the operation of physical laws, to be replenished from time to time—principally during sleep—until by the collapse of the prison (the body) the Force escapes, rejoining, as I have said, the general stock in the great warehouse of the universe. And periodically Nature "takes stock," and at that moment when the earth is in that relation to the rest of the Solar system which marks the New Year, she offers us all a fresh supply, *if we care to have it*. But certain conditions are essential. Shouting "Tally-ho!" in a restaurant is no good. Nor cracking whisky bottles outside St. Paul's. Nor rollicking along the streets in a state of intoxication. All these things are Blasphemies. New Year's Eve is a sacrament, and New Year's Day is a Sacred Feast. On the one you may, if you will, commune with God in the fullest sense—for it is God who, or, if you like, *which*—is regulating and distributing that new store of Force. On the other, you may walk erect—revivified.

So let us go into the night, silent and reverent, and watch the Old Year die. Let us open our souls to our great Mother and take in new Life Force, and knowing its precarious tenure, let us be frugal of its expenditure. Do not let us *waste* it.

HORATIO BOTTOMLEY.

"NON OLET."

SALVATION ARMY GLAD OF BACCARAT BAWBEES.

Mr. Bottomley once reminded the House of Commons, apropos of his suggestion for taxing gambling, that upon a Roman emperor being taunted with the tainted source of some of the public revenue, he took a handful of the money, placed it to his nose, and remarked "*Non olet*"—it does not stink. This is evidently the motto of the good lady who acts as Commissioner for Women's Social Work of the Salvation Army—judging from the letter she addressed to the fashionable gamblers who were recently before the Police Court on a charge of frequenting a gaming house. Here it is:—

THE SALVATION ARMY.
Head Quarters of the Women's Social Work,
December 18*th*, 1912.

DEAR SIR,—I have read with deep concern the account of the "Gaming Raid in Belgravia," for such is the headline of the column in the *Daily Chronicle* from which I gather the particulars.

I am not intending to enter into the question that caused the arrests, in any way, except to say that I cannot but think that you, with the others who were brought before the Court, must have been very thankful that you were discharged.

But the object of my letter is to remind you of the joy that comes into the lives of men and women who will interest themselves in the sorrows and trials of the people around them, and in this Winter Season when we are trying to help the poor and the wretched, by carrying food and coal to the starving people, I beg to earnestly invite you to co-operate with us, and will you as a Thank-Offering to Almighty God, send us something to help carry on this Work of Mercy.

I may say I have written to the other ladies and gentlemen concerned, in the same strain.

Thanking you in anticipation, and assuring you of the prayer of this Department of Salvation Army Service, on your behalf.

Believe me,
Yours faithfully,
ADELAIDE COX,
Commissioner for Women's Social Work.

We are sorry to have to express the view that there is a lot of cant, and a little blasphemy at the same time, in this communication.

THE PERILS OF THE ROAD.

A WORD TO CORONERS.

The number of deaths from being knocked down by motor-cars leads us to believe that the main cause is lack of alertness on the part of the drivers. But we must not unjustly blame the chauffeurs—their long hours of labour frequently make it a physical impossibility for them to be on the alert. We would suggest to coroners, therefore, that in all cases in which they have to enquire into such accidents they should probe to the very bottom the conditions of labour of the driver.

One of our readers, an ex-garage foreman, speaking with reference to a recent fatal accident, says that the treatment of drivers and van boys in some large firms is disgraceful. Their working hours are so long that they fall asleep at their posts. From November until after Christmas they have to be at the garage at 7 a.m., and never return until after midnight—and sometimes not till 3 or 4 in the morning. When such is the case the men do not go home to bed, but sit in a dirty mess-room in order to be ready for work in the morning. Mention is made of one firm who do not have head lights on their cars. We are informed of another big firm who have a dozen motor vans covering a radius of 30 miles of London, twining in and out of country lanes by the aid of a couple of cheap paraffin lamps, which show little light beyond the radiator. In a word, safety is sacrificed for dividends.

When we get a managing director indicted for manslaughter, things may be altered.

A POSTAL PROBLEM.

WANTED: A SHEPHERD'S BUSH RESIDENT.

George Simpson for the past seven years has been employed as a casual postman in the Shepherd's Bush district during the stress of Christmas business. He states that on December 9th, when delivering letters in Norland Gardens, a gentleman ran after him, tapped him on the shoulder, and said: "Here's a letter left at my house by mistake. It has been opened by me. Please see that the rightful owner gets it." Simpson says he asked the gentleman for his name and address, but this information was refused. Looking at the envelope, he found it was directed to a lady at 24, Norland Gardens. Enclosed was an Argentine Money Order for £10. No. 24, Norland Gardens being empty, he made enquiries and ascertained the new address of the person for whom it was intended, and after finishing his round delivered it in his own time. The lady rewarded him with sixpence for a drink. Returning to the post office at Notting Hill, he made out a report, and there the matter rested for some days, after which he was summarily discharged and ordered to refund the sixpence.

Now there can be no doubt that, whatever other regulations he may have infringed, his action deprived the Department of the compulsory registration fee. Simpson should, undoubtedly, have taken the documents back to the post office and reported the circumstances. But considering that the letter and its contents were delivered safely to the owner, we cannot help thinking Simpson has been dealt with rather harshly. He must have possessed an excellent character before he entered the postal service—and, of course, there was his seven years' unblemished record while he was in the service. We do not know the official side of the question, but we learn that the person who opened the letter cannot be found, and as this may have something to do with the man's dismissal, we ask him to communicate with us at once. Otherwise we are afraid the officials will suspect that Simpson, knowing that No. 24 was vacant, wilfully opened the letter.

THE ACROBATIC BOY SCOUT.

WHAT SAYS BADEN-POWELL?

We read in the Calcutta *Statesman* of an extraordinary boy scout, who has recently performed a feat which seems worthy of wider renown. Briefly, the circumstances are as follows:—A lady and her little girl were returning from an evening drive when the horse bolted. The animal, proceeding at a terrific gallop, pulled the reins out of the lady's hands. Thinking she had no means of escape save a jump, she proceeded to get hold of her child, when she heard a voice shouting, "Keep still, madam." From this point we will quote the lady's own account to the *Statesman*:—

> Reassured, I sat down and saw a young man running along the road leading from the Outram Statue to the road on which our trap then was. He ran, and stood in the direct path of the animal, and waited with his hands on hips for it to come up to him. When, it seemed to me, that the horse was on him, *I saw him throw a handkerchief in the horse's face, and then a pair of legs were round the animal's neck, and the next moment he was astride of its shoulders. Then, leaning forward, he twisted the ears of the galloping horse and brought it to a standstill.* He then gave a chuprasi, who was standing by, some money to lead the horse, with us in the trap, to my residence.

Perhaps some Indian reader will be able to let us have corroboration of this story, also the name and address of the budding circus rider, as we wish to forward him one of our famous "biscuits."

A LUCKY "JOHN BULL" READER.

We recently offered the sum of £10 for the copy of JOHN BULL for the week ending December 7th, bearing the No. 184,916, and have forwarded a cheque for that amount to Mr. Fieldwick, of Hanwell, who duly furnished us with the copy in question. A reference to page 1 in this issue will show that we are offering a similar sum for the copy of last week's issue numbered 64,464.

"Bullets" THE STRAIGHT Competition.

WHO IS THE M.P.?

SIDELIGHT ON THE EASTBOURNE MURDER.—A WEALTHY M.P.'S DEPRAVED LIFE—STARTLING DISCLOSURES.

John Williams, the man convicted for the murder of Inspector Walls, at Eastbourne, is appealing against his sentence. In the circumstances, therefore, we offer no comment upon the case, although we shall have a lot to say, whatever may be the decision of the Court of Criminal Appeal. Beyond clearing up a little point which appeared in our issue of December 21st, the case itself must stand until after the appeal. In the issue mentioned, we stated that Power and Williams were intimately associated "with a dangerous gang of blackmailers." Careful enquiries have established that, so far as Williams is concerned, this applies only to the period since he became acquainted with Power.

A New Danger to the State.

In recent years a new kind of criminal has sprung up. We refer to the professional blackmailer. The very smartest people at the game are Colonial and American "crooks." London at the present moment is their favourite haunt. Their stock-in-trade is, first of all, to ascertain the "skeleton in the cupboard" of persons of means, and then, by threats of exposure, to bleed their victims for all they are worth.

In our issue of December 21st we referred to an interview we had with the man Williams, and Power—the principal witness against the prisoner at the recent trial. This interview took place some weeks before the Eastbourne murder, and at that time Power and Williams were the best of friends. They were living together. Realising that Power—for it was obvious that his was the master mind—wished to draw us into an unsavoury case, we refused to have anything to do with it, and in a letter which we have already published, we washed our hands of the whole affair, and suggested that the matter should be placed before the Public Prosecutor.

Now let us give our reasons for returning to the subject. They are threefold. (1) To force a member of the House of Commons to action against certain individuals who are blackmailing him—which action ought to have been taken years ago. (2) To smash up a dangerous gang of blackmailers. (3) To expose the character of a witness for the Crown in the late Eastbourne murder trial. We are sorry that in the first week in the New Year we have to point out such a blot upon civilisation, but it is good for the State that such blackguardism should be brought to the light of day. It is only by exposure that it can be killed. Nor must our readers imagine for a moment that in this article we have told the whole sordid story. The rest will come in due course.

How Power and Williams Became Acquainted.

The man convicted for the Eastbourne murder was introduced to Power in September, 1912, by a man who is known to the police. Up to this time Williams had never been an associate of blackmailers. Power represented himself to be a doctor, and the son of a well-known medical man. We may mention here that he told the same tale at the interview before referred to, but we soon proved it to be false. Once he had hold of Williams, Power commenced to use him. He divulged two schemes for obtaining plunder. The first was to burgle a millionaire's house in Park Lane. The second was an elaborate plan to "bleed" a member of the House of Commons. As by this time it was within the knowledge of Williams that Power had on many occasions received substantial sums of money from this M.P., the latter scheme was decided upon, and at this juncture it will be necessary to give the plot in detail.

Blackmailing the M.P.

Power, as we have before explained, was known to all his associates as "Doctor" Power. For two years at least he had been thus posing to the Member of Parliament, to whom he professed to be acting the part of a friend in various matters where blackmail money was undoubtedly being paid. In short Power, passing as a medical man, was supposed to be in possession of knowledge affecting certain associates of the member in question, which could be known to a medical man only.

Roughly, then, Power's scheme was as follows:—He, Williams, and a third associate were to proceed to the M.P.'s house. Williams was to pose as another medical man—"Dr. Scott"; while the third visitor was to represent himself as being a well-known solicitor. The game was to be for high stakes. Power's idea was that they should demand a sum of £50,000 in return for getting certain people out of the country, and thus once and for all stopping them blackmailing the M.P. further. Williams did not like the game, and openly expressed his objection. In the end it was agreed that they should simply interview the member, should place certain facts before him, and demand that in the interest of the purity of the House of Commons he should resign his seat, and, of course, incidentally pay over a large sum of money for their professional fees. If the whole subject were not so sordid, one could almost laugh at the Gilbertian position of these three jail birds (for all of them had served terms of imprisonment, as we shall show), demanding that a member of Parliament should apply for the Chiltern Hundreds! But let there be no mistake about it—they one and all intended to take up a highly superior moral attitude towards the man they were out to fleece!

The Visit of The Vultures.

Fashionably dressed, the trio of jail birds made for the M.P.'s house. Their cards were duly presented to the butler, and as was befitting men of high legal and medical standing, they were ushered into one of the principal reception-rooms. Without loss of time they were interviewed by a member of the family, but not by the M.P. himself. To a direct question as to the reason of a visit from three such eminent men, their only answer was that it concerned the honour of the family—the intention of harping upon the purity of the House of Commons being for the moment dropped. The member of the family whose honour was at stake then retired to notify the M.P., and soon returned with the message that as there was a solicitor included in the party he declined to see them—adding that whatever had to be communicated could be done through the M.P.'s legal advisers. The visitors then had some refreshments, and a private car of the member's was placed at their disposal to carry them to the railway station. When they had dismissed the car the fun began. Williams swore he would have nothing more to do with any scheme of Power's, and the third visitor denounced them both as a pair of "crackpots." The most amazing part of the whole business, however, as it will appear to the man-in-the-street, is that the M.P. did not see them and ascertain what they had

to say. But when we have completed our narrative, it will be seen that there was nothing extraordinary about this fact. The M.P. had a shrewd idea of what was required, as he had been bled by Power on previous occasions. Of that visit there was thus no immediate outcome—except that the three "professional" men agreed to differ.

Now mark the time. The call was made about the middle of September. A few weeks later, the third visitor was arrested for a cheque fraud. He was tried and acquitted. Yet a few weeks later another of the party was arrested for the Eastbourne murder—and he, of course, was thus one safe out of the way. Then the third visitor was again arrested, this time for stealing an overcoat valued at 10s.!—a significant fact being that at the time of his arrest he had a credit balance at his bank of over £50. He pleaded "Not guilty," was remanded for a week, brought up again and put back for trial, bail being opposed by the police. The magistrate, however, offered to accept one surety in £50. This he could not find, though prepared with personal security, but the magistrates would not grant his release on such terms. Number Two of the "professional" trio was—at any rate, temporarily—out of the way; as the song says, "Then there was one"—Power. But it was not necessary to get him away. He was proving useful in another direction, which we hope to explain fully when Williams' appeal is over. In the meantime, let us see who and what Power is.

Who is Power?

The newspapers described him at the time of the trial as Edgar Talbot Power, a medical student, a pleasant-faced young gentleman of superior education. He surely must have felt flattered. Now let us see who he really is. His real name is Duncan Brady. He is a married man—married in the name of Power—living apart from his wife. He has two children born in wedlock, and as far as we have been able to trace, two others, the offspring of young girls he has ruined, in each case representing himself to be a single man, and promising them marriage. For years he has repeatedly prescribed drugs for different people and signed the prescriptions as a doctor. Under the name of Duncan Brady he has served several terms of imprisonment at Wormwood Scrubs. His father was a chemist, and here, probably, is where he obtained his knowledge of drugs. He is an expert at passing forged cheques. While living at Harringay he received six months' imprisonment for stealing a cycle and pawning it.

In the Spring of 1907, public interest was greatly aroused by what was commonly spoken of as the "Crouch End Cheque Case." It may be remembered that, in the previous October, a man named Lewis was arrested on a charge of cashing a worthless cheque. He was tried for the offence, convicted, and sentenced to 15 months' imprisonment.

Later, Brady was arrested for passing other forged cheques, whereupon he stated that he had received the forms on which these were written from Lewis, and endeavoured to implicate him in other ways in the crime. At the magisterial investigation, however, Lewis was proved to be entirely innocent—whereupon Brady pleaded guilty and confessed. The much-wronged Lewis was then, of course, released.

For the sole purpose of making one *coup*, "Power"—or Brady—in March last again christened himself—this time choosing the name of "Phillips"—and set up ostensibly as a moneylender. His plan of campaign was as follows: He forged three promissory notes for a large sum, purporting to be signed by the M.P. who was in the clutches of the gang. When the notes became "due," he wrote, as "Mr. Phillips," toiving a happy victim, demanding payment. On receiving a denial of the genuineness of the documents, he issued a writ. His solicitor's bill is before us, and the following item at the end makes amusing and instructive reading:

> Telephoning you at your office several times during this action and not finding you there, and again to-day when I was informed that you had never been there, and that your son had not been there for more than a week, and that it was doubtful if you would come there again soon . . . . . 3s. 4d.

And he never did go there, for the plot had succeeded, the wretched M.P. paying up, in fear of what might be said at the trial by the vile scoundrel to whom the notes were supposed to have been given.

He once engineered a burglary, getting two others to help him. On arrival at the "crib" they were about to "crack," detectives were waiting for them. Power handed over the tools to the police and was allowed to go free, while the other two were arrested and got eighteen months each. He has also kept "bucket shops" of the fraudulent type.

He is a past-master in the art of making schemes, and getting some one else to carry them out—of course, expecting his share of the "swag." Later, we shall have so many of his successful "scoops" to record that it will not be amiss to tell of one of his deep-laid plots that did not come off. He managed to get hold of a bill for £700 from a certain gentleman. He could not get it discounted, and, as he was posing as the friend of the drawer, he did not like to return it and press for cash. We should have mentioned that the £700 was hush money. Never at a loss, however, Power looked up a couple of his confederates whom he thought he could trust. To these he confided his innermost thoughts, and dispatched them with the bill to see the acceptor and press for cash. One of them waited outside, whilst the other interviewed the victim, who eventually handed over all the cash he had in his possession—£300—in return for the document—whereupon the recipient left by a back door, and *bolted with the money*, and has never been seen by his dupes from that day to this—now a matter of six months. In the same way, we hear of members of the gang having been busily engaged of late collecting funds for the defence of Williams, and disappearing with the money. Talk about honour amongst thieves!

Who is the M.P.?

The question naturally arises in the mind of the reader—who *is* the remarkable member of Parliament who has been so long in the toils of this gang, and why has he silently suffered these miscreants to prey upon him? It was our intention to publish his name in the present issue, but it will be readily understood that in so grave a matter, however complete may be the evidence, our printers and publishers, who are equally responsible in law with ourselves for what we print—staggered by the gravity of the case—naturally desire the fullest opportunity of examining for themselves the proofs we have placed at their disposal. Of their completeness there can be no question, and we have every expectation of being in a position in our next issue to make it quite clear to the House of Commons that its membership at present comprises an individual unfit for the society of decent men. We fully appreciate the responsibility we take upon ourselves in making this statement—which is actuated by no motive of sensational journalism. Had such been the case, we could, as previously explained, have disclosed the whole sordid story many weeks ago. We then, however, preferred to leave the matter to the public authorities; and it is only because the affair has now assumed a totally different complexion that we have felt it incumbent upon us to tell that what we know. It is a thankless and a painful task, but we shall not shrink from it.

"BOT'S WEEKLY."

"HEADS I WIN, TAILS YOU LOSE."

In a recent issue we exposed the persons calling themselves Bot and Arrowsmith, who run from Lucerne a peculiar sheet which they term *Bot's Weekly*. In conjunction with these fraudulent Competition mongers, there is a person calling himself E. A. Watts, with an address at 1, Barter Street, Holborn. Bot and Arrowsmith somehow or other get their illegal and swindling rag posted in this country, and then Watts follows it up with this document:—

1, Barter Street, Bloomsbury, London.
XMAS—1912.

ESTEEMED COMPETITOR,

This week the AUGMENTED PRIZE AWARDS of the Christmas Prizes are well within your reach, and I want my Clients to repeat last Year's grand performance—for they obtained ONE HALF of the TOTAL AWARDS paid. The SUCCESSES of MY CLIENTS during the year 1912 have been unprecedented, and I intend to provide a fitting culmination in the CHRISTMAS Competitions. No better or quicker means of augmenting one's income can be found than financing my Solutions, compiled after most careful study of years of past results, and those who follow me know they are on velvet.

ONE HUNDRED POUNDS in BANKNOTES before the 25th inst. would make all the difference to your Family Festivities, and a Prize Share of that amount is this week within the reach of many—not one only—for the PRIZE TOTAL amounts to nearly £4,000. You must, however, do your part. "FORTUNE" rarely favours the fainthearted. If you will make an effort to put your maximum on my Solutions, then you can win several Awards quite easily. There are no Rules to preclude you from winning a Prize in every one of the six Competitions, and even if you have to strain your finances to send your Entries away, remember that you will have but FIVE DAYS to wait for Award. I enclose comprehensive Solutions, and you can rest assured that the WINNING WORDS for this Series are all there. Most Clients who received my Solutions last year know this, and you may accept my assurance that the present are equal to, if not better than those. As the Prizes are much larger than usual, and there are more to be won, I shall consider myself adequately repaid for my work if you send only ONE-HALF my usual Rate of Commission when you receive ONE or MORE of these Big Prizes (that will be from 1 per cent. to 2 per cent.). I want to be able to reap an unparalleled advertisement through my Clients' successes this week, and to that end I wish to do my utmost to ensure your immediately "Grasping the happy chance," as Tennyson put it.—Yours faithfully,

E. A. WATTS.

N.B.—Clients often ask if the Sets I arrange are exclusive. I would point out that my terms prove that. No Client is under any obligation to remit Bonus unless over £10 is won. When having arranged likely Sets would it benefit me to send it to many Clients in the same week? Because if successful, the number with winning words would reduce the Shares—probably to under £10, and remember, I ask no Commission under that amount.

Here, indeed, is a philanthropist! He works on commission—he is self-sacrificing enough to let others take all the prizes which his brain wins. The whole thing is such an obvious fraud that we are surprised Bot, Arrowsmith and Watts are able to get sufficient fools to send them money. We are told in *Bot's Weekly* that there are hundreds of prizewinners, but no names and addresses are published—which fact is significant! Doubtless, however, this is safer than giving the names of people who have never competed—when names and addresses were given we had one or two alleged winners write us to this effect. They did not, however, receive any money, and the runners of the ramp never informed them, or the real competitors, to whom the amounts had been forwarded.

By the way, apropos of the garbled quotation from "In Memoriam" (presumably Watts purposely withholds the somewhat direful name, applicable though it be to the money of his dupes), we presume he will consider this one of the "blows of circumstance" of which the poet proceeds to speak. Surely, the statement that those who have been foolish enough to fall into the trap and "strain their finances" by sending more than they can afford to throw away will have to wait but five days before being put out of their suspense by being informed that they have not won, is a very extraordinary argument for Bot and Arrowsmith's ally to adduce!

IS THIS TO BE HUSHED UP?

WHERE PUBLICITY IS URGENTLY DEMANDED—

The papers stated the other day that four men had been injured in an accident to the White Star liner *Adriatic* through a boat which was being lowered falling into the water, one of the men dying soon after the voyage had been resumed. Our readers will remember the callous treatment meted out to the relatives and friends of the unfortunate Mr. Parker, killed during superintending the lowering of a boat while serving as third mate in the *Kenilworth Castle*. In his case the enquiry into the catastrophe—due to the alleged presence of a defect in the metal hook by which the boat was swung on to the davit, and which fault would have been discovered if a really effective test of the gear had been made by a Board of Trade surveyor—was of a strictly private character, the deceased man's relatives not being invited to attend and the general public being excluded. Mr. Parker's friends also had almost insuperable obstacles placed in the way of their natural desire for details, it being necessary for them to pay the full legal fees for a copy of the depositions, which even then did not shed any light upon the question of who was directly responsible for the fatality; while the Board's answer, after fifteen letters had been sent to them, to a request as to what action was likely to be taken for the purpose of fixing this, was that they were "unable to furnish information as to the result of their surveyor's enquiries into the matter, as the report of those officers was made for Departmental purposes only"!

We are sure we are voicing the public demand when we say that there must be no such hole-and-corner methods in regard to the case of the unfortunate seaman who met his death on the *Adriatic*. The Government—the Board of Trade being quite untrustworthy in such matters—must arrange for a proper public enquiry to be held, at which all necessary evidence must be given, the relatives of the deceased being invited to be present, and, if poor, allowed all necessary travelling expenses—in other words, there must be no hushing up. The public is, rightly, seriously alarmed at the recurrence of such evidences of disgraceful neglect in high places. They ask themselves: If such things can occur on great mail steamers which are equipped regardless of expense, what can—and probably does—happen on board the enormous number of tramp steamers?

The Board's foolery has gone on long enough. The public is heartily sick of it, and unless the blunders of Whitehall are acknowledged and repented and some real attempt is made to carry on the work of the Department which, after all, controls—or is supposed to control—the greatest industry of the country, there may one of these days be heads upon the lamp-posts!

BOOK-KEEPERS FOR CHINA.

A CHALLENGE TO A LIVERPOOL FIRM.

The following advertisement recently appeared:—

> Book-keepers and accountants.—Several required for China; thorough knowledge of accounts; good education necessary.—Apply Bridgford, M'Kill and Co., employment specialists, 25, Lord Street, Liverpool.

Applicants for the posts received a request for £1 to place their names on the books, with a notification that, in addition, a commission of 5 per cent. on the amount of the first year's salary would have to be paid when they secured a suitable position. No reference whatever was made to the Chinese vacancies.

Now, Bridgford, McKill and Co. are either a genuine firm, or parasitical frauds extorting money from those who are ill-prepared to part with it. We therefore give them this opportunity of proving themselves honest men. If they will divulge to us the names of the people in China who applied to them for book-keepers and accountants, prove that at the time they had no suitable candidates on their books, and that the advertisement was not inserted after the vacancies were filled, we will gladly testify to their *bona fides*.

Over 15,000 "Bullets" Prizes Already Awarded.

"JOHN BULL'S" WEEKLY CINEMA.

BULL-DOGGEREL RHYMES BY "THE BOW-WOW."

Behold Max Pemberton engage
In truckling to the rag-time rage;
Kissed by the girls of the Revue,
He got much more than was his due.

JOHN BULL a New Year wish extends
To his innumerable friends—
May health, and energy, and pluck
Win for them all the best of luck.

Once more Old Drury's spacious girth
Shakes with rich, elemental mirth;
All laughter-lovers' thanks should be
Bestowed on the all-conquering Three.

Bold riding does not always pay,
As Bonar found the other day;
A "cropper" was its only yield,
Which badly scared the tailing field.

We most of us at Christmas get
A liberal supply of "wet";
This last occasion it befell
We all got soaked *outside as well!*

The Suffragists, their end to gain,
Attempt to wreck an express train;
No punishment too harsh could be
For all who work such devilry.

CUNNING CROYDON COUNCILLORS.

THE SURVEYOR'S SUPERANNUATION SCANDAL.

As we pointed out, the Croydon District Auditor allowed in the accounts £150 superannuation or compensation paid to Mr. R. Ridge, the late Surveyor to the Education Committee. Mr. Ridge, it will be remembered, was in 1910, after an investigation, held to be guilty of irregularities. In the result, however, instead of dismissing him, the Borough Council passed a resolution to the effect that the office of Surveyor to the Committee be *abolished*, and that Mr. Ridge be granted a compensation allowance of £150 a year. But there was at least one person in Croydon who would not sit quietly by and see the money of the ratepayers misapplied in this way. An appeal was made to the Local Government Board to reverse the Auditor's ruling, and we are now informed of the Department's decision. It is that, under the Education Act, a local Education Authority "may abolish the office of any transferred officer whose office they deem unnecessary," and that such an officer "*shall* be entitled to compensation under the Act." Now, it is obvious that it was the intention of Parliament, in passing the Act, that the benefit of this clause should be confined to persons whose services, owing to the transfer of the duties of the School Boards to the County Councils, could be dispensed with by reason of redundancy, and though the dodge which we have exposed reflects considerable credit upon the tortuous ingenuity of the individual who conceived it, such a procedure will certainly strike ordinary people as a monstrous scandal. The sooner the Act is amended, the better.

"THIRD CLASS, GET OUT AND SWIM!"

NO SOULS TO BE SAVED, BUT BODIES TO BE KICKED.

A passenger upon one of the recent trips of the Cunarder *Mauretania* sends us a copy of the *Cunard Daily Bulletin*, a paper published on board, containing the following paragraph:—"There will be a celebration of Holy Communion at 6.30 on Sunday morning in the Second Cabin drawing-room for members of the Church of England. The Rev. Paul P. Bull, Community of the Resurrection, Mirfield, Yorkshire, will officiate. Divine Service will be held in the Saloon Lounge at 10.30 a.m." He tells us that the Rev. Mr. Bull—with whom we cannot claim relationship—has just returned from Canada, where he has been conducting mission services, and thinks that the reverend gentleman should have insisted upon the third-class passengers being invited to the service, unless it was considered that their souls were not so valuable as those of the rich. The old definition of the difference between stage-coach passengers will doubtless be brought up-to-date for ocean leviathans by the amendment, "Third-class, get out and swim!"

TO LICENSED VICTUALLERS, COFFEE-HOUSE KEEPERS, BARBERS, ETC.

We shall be happy to send a limited number of copies of JOHN BULL, free, to any of the above who will undertake to exhibit in the window of his establishment a card, which we will also forward, intimating that JOHN BULL may be seen within.

"Bullets" THE STRAIGHT Competition.

A CONCERT CATCH.

"NO SHOW TO-NIGHT."

An eminent civil engineer sends us a begging letter he has received from Robert Wilson, of 155, St. James's Road, Croydon. The document has evidently been sent out wholesale, for it has been necessary to manifold it by means of a gelatine sheet. It leads off with an account of Wilson's alleged parentage, appealing for the sympathy of the recipient on the score that he is the son of the originator and chief engineer of the Oudh and Rohilkund Railway, and proceeds: "Through a defaulting partner I have been ruined and had to part with home. We are in the greatest straits, sleeping on a mattress on the floor, without sheets or blankets. . . . To further enhance my trials my health has broken down, I am awaiting admission to hospital, but cannot go and leave my wife and children in an empty house. To help them a Benefit is being arranged as per tickets enclosed." The writer then asserts that, after the strictest enquiry, his "claim" (!) on the members of his father's profession has been recognised by the Charity Organisation Society. We are, indeed, surprised at this, for the appeal bears traces of being written by a practised hand, and includes such professional "scrivener's" phrases as "Come and judge for yourself, and if I do not prove every word of this letter strict truth, prosecute me, and I shall be only too pleased to publicly expose the cruel and bitter persecution of the last seven years." A topical touch is added at the end by the words, inserted in ordinary ink, "For Christmas no Santa Claus for them" (his children). Enclosed is a ticket, priced at 3s., for a "concert matinée," to be held at Queen's Gate Hall, South Kensington, at 3 o'clock on December 30th.

Calling on the Croydon Cadger.

A JOHN BULL representative visited Croydon to investigate the truth of Wilson's story. He succeeded in tracing the man back to 8, Silverdale Road, at which the family lived for a short time, leaving last year. Wilson's wife, when there, went under the name of Seymour. He actively carried on the profession of begging-letter writer, appealing to the public to purchase tickets for concerts for the benefit of "Evelyn St. Maur," a glorified version of his wife's adopted name. He has apparently for many years been conducting a flourishing trade—interrupted, however, by short rests in prison, once serving a sentence of six months' hard labour, and upon another occasion receiving three years' penal servitude for forgery.

A visit to Queen's Gate Hall elicited the information that the scribe had written asking whether he could book the place for December 30th. The Secretary at once requested the payment of a substantial deposit, he already having had some experience of Wilson, as last year a similar application was made, nothing whatever was paid, and when the persons who had purchased tickets attended to witness the announced entertainment it was to find that there was "No show to-night." However much Wilson may suffer—and there is reason to believe that he is indeed in bad health—it is pretty evident from this second attempt at the same place that his nerve is in no way impaired. He appears to have made this concert trick his own, for he practised it at Shoreditch so recently as December 16th.

A Writer of Fiction.

The family certainly lives in misery, being at 155 St. James's Road apparently in the capacity of caretakers as the place is plastered over with "To let" notices. The room in which our representative interviewed Mr. and Mrs. Wilson was bare of furniture, and an inspection of the sleeping apartment showed that the man's description of the accommodation there was quite accurate. The couple evinced great, but understandable hesitation in speaking of the concert. When asked how many tickets they had sold and if they anticipated a full house, Mrs. Wilson's very halting reply was: "Oh, we cannot say yet; we send tickets out by post to different people, and so do not know how many are sold." The man stated that he was "an author," and in view of his past record and his present method of obtaining a living, we consider this no inapt description.

HUMAN DOCUMENT.—CCXXVII.

[In this column every week we publish particulars of some human derelict whose case, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

WIDOWED, WITH SIX LITTLE CHILDREN.

Through her husband being accidentally drowned, a poor woman is left with six little children, the eldest not 13 years old, and the youngest but 10 months. She has just got over a premature birth, which has left her in a very delicate state of health, and able to do casual work in a very small way only. Since her illness she has had slight relief from the parish, such as tickets for bread, but even this is now cut off, and the Guardians have refused to grant her any assistance. She is, therefore, entirely dependent on the few pence she can earn from time to time and the charity of some of her friends. She had a comfortable home at one time, but in order to obtain the necessities of life has been obliged to sell and pawn nearly everything she possessed. When the poor woman is better in health she hopes to find some work—no matter what—for the maintenance of her children and in order to avoid going into the workhouse, which, as she puts it, would be disgraceful and too terrible at her time of life—for she is only 31 years of age. We trust that our plea for this very sad and deserving case may not be made in vain, and that some substantial help will be forthcoming from our benevolent readers.

We have received the following amounts, which we have duly forwarded to the subjects of the "Human Documents" named:

CCXVIII.—S. H. G., 4s.

CCXXIV.—E. M. P. M. L. B., 5s. 6d.; F. S. B., 6d.; J. S. (U.S.A.), 2s. 6d.; A. H. P., 2s. 6d.; "Gravesend Pilot," 5s.; C.H.V., 5s.; "Mary Deborah," 5s.

CCXXV.—"Goat," 2s. 9d.; "Jingo," 1s.; M. J. D., 1s.; R. C. C., 1s.; D. A. M., 2s. 6d.; T. A. R., 2s. 6d.; "Magic," 2s.; "Every Little Helps," 1s.; H. W. M., 2s. 6d.; "Catford," £1; "Molly May," 5s.; "Little Pilper," 2s.; "Olive and Beryl," 2s.; "S. O. A. P." 2s. 6d.; L. W. H., 5s.; "Stingy," 1s. 3d.; N. L. P., 2s. 6d.; E. M. P. M. L. B., 5s.; "Small Help," 2s. 6d.; T. B., 2s.; "Wray," 2s. 6d.; "A Backer of Horses," 20s.; J. S. (Southend), 3s.; F. G. N., 5s.; "Gravesend Pilot," 5s.; L. S. A., 1s. 6d.; G. C. N., 4s.; "Evelyn Celia," 1s.; "Baby Hilary," 2s. 6d.; "St. Elmo," 5s.; "Ken and Muriel," 1s.; "Mary Deborah," 5s.; "Heanesford," 6d.

CCXXVI.—"With Much Sympathy," 2s. 6d.; "Eric," 1s.; "Well-Wisher," 1s.; "A Backer of Horses," 20s.; "Clecthorpes," 1s.; H. H., 2s.; S. D. S., 2s. 6d.; "Alas," 2s. 6d.; "Sympathiser," 1s.; J. B. P., 5s.; A. D., 2s.; "Sympathy," 10s.; E. L., 2s. 6d.; W. W. S., 1s.; "Great Sympathiser," 2s.; "A Neighbour," 5s.; W. E. B., 5s.; J. B. N., Parcel clothing; J. L., 2s. 6d.; P. M. L., 5s.; "Dieu-Donne," 5s.; "Mary Deborah," 5s.; "A Widow," 10s.; F. J. W., 2s. 6d.; W. G. P., 2s. 6d.; J. H. N., 2s.

OUR COLLECTING BOXES.

By the kindness of many of our readers we are enabled to add to our "Human Document" fund by means of collecting boxes, which they are good enough to place on their premises. We shall be glad to hear from others.

LONDON.—Mr. A. E. Gilbert, "City Arms," Devons Rd., Bow, 1s.; Mr. E. Pulman, 8, Burdett Rd., Bow, 3s. 0½d.; Mr. E. Underwood, "Bromley Arms," Fairfield Rd., Bow, 1s.; Mr. P. Backer, 236, Walworth Rd., 1s. 3½d.; "Sympathiser," £2 3s. 4d.; Mr. H. Selinger, 51, Milton St., E.C., 1s. 11d.; Mr. A. H. Adams, "Black Horse," 47, Barbican, 2s.; Mr. F. Costa, "West End Hotel," Coventry St., 2s. 4½d.

LIVERPOOL.—Mr. S. Jacobs, Seymour St., W., 2d.

GLASGOW.—Mr. W. Turner, 83, Garscube Rd., 1s. 9d.; Mr. A. Stevenson, 180, London St., 1s. 3½d.

RHONDDA.—Mr. F. Shortman, 67, Gelligaled Rd., Ystrad, 2s.

EDINBURGH.—Mr. R. S. Horne, 11, St. Vincent St., 1s. 3d.

BRIGHTON.—Mr. J. H. Oliver, "Bridge Inn," New England Rd., 1s. 0½d.; Mr. W. D. Barker, 2, Preston Drove, 1s.; Mr. R. Moses, "The Beehive," Trafalgar St., 1s. 6d.; Messrs. Mantell and James, 1 and 2, Arundel Rd., 5s. 3½d.

WEALDSTONE.—Mrs. Woodland, "Royal Oak," 2s. 5½d.

Total £3 13s. 9½d., of which we have allocated £1 to CCXIII., £1 to CCXXV., and £1 13s. 9½d. to CCXXVI.

£1,000 in "Bullets" Prizes this Week.

A Seasonable Chat with Fathers and Mothers.

WHAT SHALL WE DO WITH OUR BOYS AND GIRLS?

Fathers and Mothers Who Seek Happiness for their Children.

However happy parents may be, their happiness is always attended by recollections of things that "might have been different," and it is in their parental nature that they should wish their children to escape trials and privations of the kind they have themselves endured.

This is the way the world progresses. There is a healthy discontent that rises superior to "the all-in-all of life—content," of which the poet sang, and parents, regretting many a laggard step in their own career, wish to set their children on the path up which they may rise most quickly and meet fewest impediments. The most urgent duty of the anxious parents is obviously to fit their children out with the proper equipment for life's journey.

The proper equipment in these days of ever-intensifying competition, for which knowledge and skill are the essential weapons, is a thorough training in the technique and general knowledge and routine peculiar to the vocation for which the boy or girl's natural gifts and predilections show a likely aptitude. So much admitted, the next question is which are the walks of life nowadays presenting the most promising prospect of a successful career? A search for the answer to this important question soon narrows down the most lucrative and influential occupations of our day and the dawning generation to two classes, viz., the Civil Service and Business.

Value of Training.

The instruction given in a commercial school forms a valuable acquisition, since employers are nowadays reluctant to engage persons of either sex who have not the guarantee of commercial proficiency attainable only through a commercial course at a first-class college. Employers have not the patience themselves to instruct youths during their first year's probation, as was the practice in the early days of most who are now the parents and guardians of the rising generation. A comparison of the advantages of the two classes of employment named may assist both parents and offspring in choosing what course to pursue.

Privileges of a Civil Service Appointment.

Let us take the Civil Service first. The man or woman who passes the examination essential to the acquisition of a post under Government has a prospect of a permanent position. The sense of security suggested by the thought is a strong inducement to parents and guardians to have the young people carried through a period of preparation fitting them to pass a Civil Service examination. And the reward of the parents' slight outlay and the student's effort is a great one. Civil Service officials are never discharged except for gross misbehaviour. They receive good salaries, which are increased on a fixed scale every year. Chances of promotion to higher posts arise every year. There are always older officials retiring on their pensions and thus making room for the younger ones to rise.

Good Salaries, Many Holidays, and a Pension.

Civil servants usually work short hours, and have ample time for recreation. On the rare occasions of a Civil servant having to work longer than the regulation hours, overtime pay is always allowed. There are many holidays in the year and a long annual holiday which fall to the lot of the Civil servant, who always receives full pay during such vacations. Should he or she—it is of course understood that all our remarks about Civil servants are applicable to both sexes—fall sick, salary is paid in full during the period of the illness. In the event of death a gratuity of a year's salary is handed to the immediate dependents. Then, again, when the age for retirement is reached, a pension is given, and the declining years of the Civil servant are rendered free from care.

Only Industrious Study Needed—Not Genius.

Now one of the greatest mistakes in the world is to imagine, as people used to imagine a few years back, that no one but a heaven-born genius can hope to pass the Civil Service examination which opens the door to a career of so many advantages with so little anxiety. The adaptability of modern systems of education to modern requirements has evolved means and methods of training quite adequate to the success of the average student. This will be at once apparent on perusal of the regulations relating to any particular Civil Service appointment. These regulations can easily be obtained by applying to Clark's College, of Chancery Lane, London, for their Civil Service Guide, No. 18.

Those Most Suitable to a "Business" Career.

While one youth may have the nervous temperament which fits him more for the safety and comfort of a Governmental career, his brother or sister may possess that love of adventure or enterprise which is the secret of success in independent business. To many the excellent permanent salaries in the Civil Service do not outweigh the fact of the possible earnings in an independent business career being unlimited.

By "Business" we mean appointments in banks, insurance, shipping, Stock Exchange, newspaper offices, advertising, merchants', brokers' and general business establishments.

Importance of College Training for Business.

Though no regular examination is a *sine qua non* to obtaining an appointment in business houses of the kind indicated, the fact is now established that the candidates usually chosen, and placed in the most remunerative positions, are those who come prepared with all the advantages of a thoroughly good commercial education. Employers do not pay novices wages while they practise typewriting on the firm's expensive machines, or pick up book-keeping, systems of correspondence, scraps of foreign languages, etc., etc., in the time that should be devoted to actually productive work. Further, the better the preliminary training, the better equipped the beginner is for his career, the more rapidly he is promoted, and—this is the most important consideration affecting the present subject—*the trained student is absolutely guaranteed a first-class appointment at the end of his or her college training.*

The Proper Thing for Parents to Do.

At the head of these institutions stands Clark's College, the Civil Service and Business University of London. Over 65,000 students have been placed in good situations direct from the college. Clark's College holds the record for success of its pupils at the hands of the examiners for the Civil Service, and almost every business firm of note communicates with the authorities of the college the moment they have a vacancy. The training given by Clark's can be obtained either at the college in Chancery Lane, at one of the branch colleges near your home, or privately through the post.

Many of the most successful and most proficient Civil Service candidates have been trained by Clark's postal system. JOHN BULL's advice to anxious parents and guardians is to communicate with Clark's College, Chancery Lane, and be prepared to enter their boys and girls, sons, daughters, and wards for the New Year's term.

Do Something—Now While You Have Time.

If these things appeal to you, don't let your interest be passive. Your own boy or girl may get a good post and achieve success in life, or may be one of life's failures—it rests with you. It is the duty of every parent to become acquainted with all the possible openings for his children, and to consider what each one has to offer.

That is usually the difficulty. In this case there is no difficulty, for there are two books published—free to parents—which show just what posts are possible and what they are worth. They are the Civil Service Guide, No. 18, and the Guide to Business, No. 18a, and both are published by Clark's College, 1, 2, and 3, Chancery Lane, London, W.C. You can get them free and without obligation. Surely you will think it worth while to investigate.

A Marvellous Offer OF THE FAMOUS 'OXFORD' DIVAN CHAIR

Simply send

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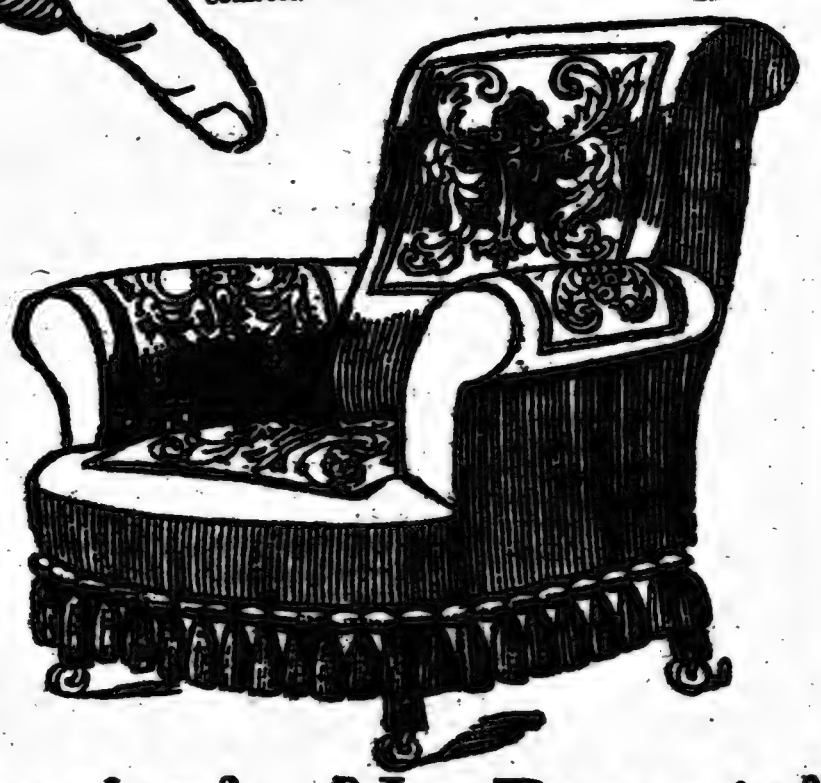
& GET THIS CHAIR

ALTHOUGH our reputation has been made by the value we give in every department of furnishing, we occasionally select a special line and make of it an exceptional Bargain Offer. This time we have again selected our famous "Oxford" Divan Chair. It is a splendid piece of furniture in real Saddlebag and Velvet with rich fringe (see illustration), superb in appearance, thoroughly sound and dependable in workmanship, and of a shape that makes it a perfect nest of ease. It is a chair for every home—a chair that would become your favourite from the first time you sat in it and enjoyed its ease and comfort.



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Gentlemen,—I enclose 4/- for the "Oxford" Divan Chair as first payment on 45/-, and agree to send 4/- per month until paid for. Send a ..... one, carriage paid. (Please state colour required—blue, red, or green.)

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J.B.

POTTED POLITICAL PANTOS.

By Walter Moore.

THE SHOWING UP OF "POSNO" OUTHWAITE.

SCENE: *A copse on a country estate.*

[*Enter, creeping stealthily through the trees in Indian file,* MR. "POSNO" OUTHWAITE, MR. HEMMERDE, MR. LLOYD GEORGE *and* MR. ASQUITH.]

MR. OUTHWAITE (*stopping suddenly*):
Halt, friends! and please be quiet as a mouse—
I didn't know we were so near the house;
I hope we've not been seen, because if so
Our presence here might give away the show.
Not yet our secret aim must be revealed;
So, while I talk, please keep yourselves concealed.

MR. ASQUITH:
Why so? What need's this dark, mysterious plot?
I tell you plainly that I like it not.
Surely your policy you can expound
Without our trespassing on private ground?
For, as a gentleman of honour, I
Detest all acts that savour of the spy.

MR. LLOYD GEORGE (*impatiently*):
Don't be so squeamish, Asquith, else you'll spoil
The fruit of Hemmerde's and Outhwaite's toil.
It's Outhwaite's show, so follow his advice,
And, goodness gracious! do not be so nice.

MR. ASQUITH:
Oh, well—go on: have your own way. Now what,
Mysterious Outhwaite, is your famous plot?

MR. OUTHWAITE:
Listen! You are aware that soon or late
The present Government will meet its fate.
To the electors it will have to go
And ask their verdict—whether yes, or no.
Now, Pensions and Insurance being done,
You'll want a policy—a "taking" one;
A policy to tickle groundlings' ears,
And fill the Tory landed-class with fears.
This problem in my mind I have revolved,
And, with tremendous application, solved!
A Tuppenny Tax per Acre on the Land!
It's grandly simple, and it's simply grand!

MR. HEMMERDE:
Hurrah! Yes, that's the scheme
A plot beyond all praise:
And you would never *dream*
The boodle it will raise—
Just fifty million pounds a year!

MR. LLOYD GEORGE:
Your calculation's out, I fear.
I make it twenty-five;
But that's a pretty sum
From such a duty to derive:
What think you, Asquith?—Come!

MR. ASQUITH (*doubtfully*):
It *sounds* all right. But still I fail to see
Why all this hole-and-corner secrecy.
Why creep about like poachers in the dark
Ferreting rabbits in a private park?
Besides, are you convinced the land can bear
Of national taxation such a share?

MR. OUTHWAITE:
Of course it can! What's tuppence in the pound?

Enter, suddenly, LORD EVERSLEY:
I'm sorry, but your reckoning isn't sound.
A tuppenny tax may seem exceeding small,
But it means confiscation—that is all!
You'd tax the capital value. Very good.
The consequences must be understood:
'Twould mean a half-a-crown on every pound
Of income, which is neither just nor sound.
I'm a good Liberal, as you're aware,
But in such robbery *I* would not share.

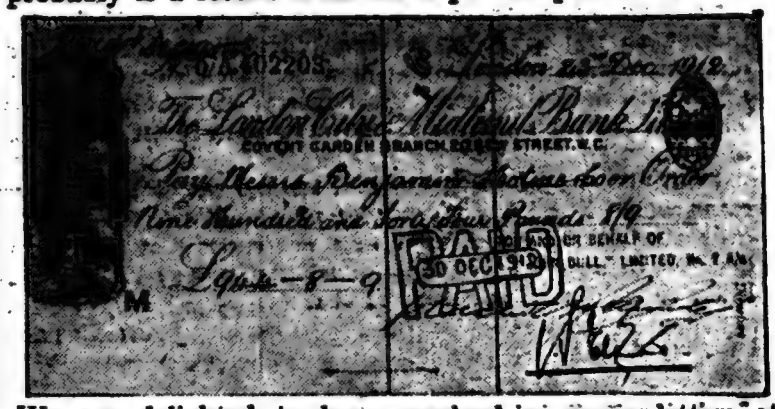
MR. ASQUITH:
Thanks for your intervention, Eversley—
So much for Outhwaite's precious policy.
These secret ploftings never are much good.
Here, let's get out of this infernal wood!

[*Exeunt omnes*—OUTHWAITE *crestfallen.*]

OUR CHRISTMAS TURKEYS.

A RECORD ORDER.

During the past fortnight we have been busy securing thousands of choice Christmas turkeys, in connection with our Bullet Competition and our Christmas Charity Scheme, and as an illustration of the scale upon which our purchases have been made, we reproduce below one cheque for £944 8s. 9d., paid by us to Messrs. Benjamin Hotine and Co., of Leadenhall Market, on December 23rd. This probably is a record order for a private purchaser.


The London Coun
Midland Bank Lim
COVENT GARDEN BRANCH, COVENT STREET, W.C.
Pay Messrs. Benjamin Hotine or Order
Nine Hundred and Forty-four Pounds 8/9
Nine hundred and forty-four 8-9
FOR AND ON BEHALF OF
JOHN BULL" LIMITED, No. 7 A/c.
30 DEC 1912

We are delighted to have received so many letters of appreciation from the recipients of these fine birds.

"JOHN BULL'S" CHRISTMAS CHARITIES.

We have much pleasure in acknowledging the following further generous donations:—

Mr. Eugen Sandow, £5; W. R. S., 5s.; A. S. Y., 10s.; H. W., 2s.; A. R. W., 10s.; J. W., 1s. 3d.; H. E. M., 1s.; R. A. O. B., 2s.; "Regular Reader" (Bow), 1s.; M. C., 1s. 6d.; K. & K., 5s.; "Knapsack," 1s.; G. O. S., 2s.; J. E. M., 5s.; "St. Fillans' Bairns," 12s. 6d.; S. W., 1s.; M. A. F., 2s.; D. W., 10s. 6d.; R. T., 2s. 6d.; "Oxo," 2s. 6d.; R. S. G., 10s.; S. B. H., 2s. 6d.; K. W., 5s.; E. B., 5s.; A. B., 2s. [illegible] S., 1s.; "Hitchin," 2s. 6d.; "Pro Patrie," 2s. 6d.; "Bobbie," 5s.; C. G. W., 1s.; E. H., 2s.; "Stingy," 1s. 3d.; L. W. H., 5s.; T. A. C., 10s.; "Tooting," 3s.; "Girl Reader," 5s.; Mrs. E. G. C., £2; E. A. W., 21s.; "Benares," 5s.; "Weary Willie," 1s.; W. J. E., 2s. 6d.; H. W., 21s.; H. M. H., £2 2s.; "Haven't Forgotten Them," 1s.; "Nymyte," 1s.; "Staff of Dansey Yard," 17s. 8d.; F. H. S., 2s. 6d.; F. B., 1s.; W. G., 2s. 6d.; "Weekly Reader," 7s. 6d.; A. R., 2s. 6d.; "Loughton," £2 2s.; "Goat," 5s.; "Noswad," 12s.; G. A. D., 2s. 6d.; "Bert," 2s. 6d.; G. T., 5s.; E. H. & M. S., 6s.; R. D. R., 10s. 6d.; C. G., 2s. 6d.; Mrs. B., 5s.; C. H. J., 1s.; G. E. H., 2s. 6d.; "Stapleford," 15s.; F. W. T., 2s.; R. J. L., 5s.; J. R. N., 5s.; W. J. T. W., 5s.; W. W. C., 3s.; L. W. A., 5s.; A. M., 3s. 6d.; A. E. B., 1s.; "Working Man, Wife and Child," 2s. 6d.; A. F., 5s.; "Work Chap," 1s.; P. L. B., 5s.; "Doris," 5s.; "Marcel," 6d.; J. G., 2s. 6d.; "Tim Bobbin," 2s. 6d.; E. G., 3s. 6d.; H. K., 2s.; "Yorks Girl," 1s.; "Lusky Vittler," 5s.; M. L. C., 2s. 6d.; "Silverdale," 2s. 6d.; F. H. W., 5s.; F. H. A., 3s. 6d.; S. W., £2; W. A. B., 1s.; F. B. C., £1; "Well-wisher," 2s. 6d.; J. E. T., 2s. 6d.; R. E. A., 5s.; A. J. B., 5s.; "Little Pilper," 2s.; A. and T., 2s. 6d.; "Bill," 1s.; F. M., 5s.; J. S. R., 1s.; A. M. D., 1s.; "Lou," 1s.; "Bolton Rag-Stabler," 2s.; "Two Pals," 2s. 6d.; J. S. (Southend), 3s.; P. M. L., 5s.; A. J. H., 3s.

Clothing, Toys, &c., from "Cowes Reader," "Every Little Helps," "Fairy," "Well-wisher," "Hatcham," "Sympathy," "Anonymous," Mrs. E. E. K. A., "Lindsay and Tris," Mr. and Mrs. A. H., "Swindon," A. G. S., Mrs. L., Captain E. M. A., "Anon," F.G.C.

PITY THE POOR EDITOR!

MORE GEMS FROM OUR LETTER BAG.

Would you be good enough to insert some recipe for invisible inks in your "Answers to Correspondents" column?

You will oblige me, what I want to know is, could you give me Lady Constance Steward Richardson's London address, also her Scottish estate or rather her house in Scotland.

"JOHN BULL" CALENDAR FOR 1913.

We are printing an excellent Calendar for 1913, with a capital photograph of the Editor, and our Publishers will be pleased to send a copy to any reader on receipt of application, accompanied by a stamp to cover postage

1913 will be a Record Year—for "Bulletz."

OPEN LETTERS, POSTCARDS, AND TELEGRAMS.

To the Rt. Hon. Sydney Buxton, P.C., M.P., Board of Trade.

SIR,—I note that the Public Inquiry into the loss of the *Titanic* has cost us a trifle of twenty thousand pounds. Don't you wish now that your "Board" had listened to me?

But I do not propose at this juncture to cavil at this prodigal expenditure of public money. I will not even stay to urge the equity of transferring some portion of the burden to the shoulders of the White Star Line. I will content myself with asking you for a definite assurance that you are acting upon the findings of the Commission. Then indeed the money will not have been spent altogether in vain.

I am not one of your personal traducers. I believe you mean well. But I know how you are handicapped. Throw over the official deadheads and show us that you have brought order out of chaos—*something* at any rate calculated to safeguard our lives at sea.

JOHN BULL.

To Arthur D. Nicholson, Esq., His Majesty's Inspector of Mines, Durham.

SIR,—I am wondering to what fortunate circumstance is to be attributed the decision of the Durham City Magistrates in regard to your singularly brutal treatment of a dog which had strayed into your garden. Being an absent-minded beggar, the dog appears to have wandered through the gateway of Red Hills Villa, not knowing that so pleasant a person as you lived there, and in order to mark your sense of its impropriety and trespass you caught it by the collar and struck it several times with a pit stick, breaking one of its legs—subsequently explaining to the magistrates that the dog was a trespasser, and that to beat it with a pit stick and smash one of its legs was not only not an excessive, but was a justifiable punishment, and their worships concurring in this charming view, the case was dismissed.

In recommending you for the medal of the Royal Humane Society I shall have pleasure in emphasising the force of your humane example to the miners of the district which comprises your official sphere of labour. I shall point out to them that, thanks to what you have done with the auspicious approval of the Durham magistrates, the working class of the city will now be able to kick and beat and maim with impunity every poor cur which strays into their backyards. I will conclude with the hope that what a little bird whispers to me is true: to wit, that the magistrates intend to take an early convenient occasion to present you publicly with an illuminated address of appreciation, and a pick-axe and a coal-hammer to use on the next little dog which strays through the gateway of Red Hills Villa, in case you lose your pit-stick. With heartiest congratulations on your notable achievement,

JOHN BULL.

To Councillor C. E. Mumford, Folkestone.

DEAR MUM,—I notice that you have been expressing "strong indignation" in the Council that at the local School of Art young people are permitted to draw from the nude. I take it that your primary objection is not a question of economics, for, judging from the character of your remarks, you are one of those nasty people who imagine that a sight of the human body in a state of nature is sufficient to break down the most rigid virtue and convert moral young men and maidens into whited sepulchres, full of uncleanness. Whether you have personal grounds for this opinion, I neither know nor care. If you have, mum's the word! If you have not, you might at least credit the earnest young art students of Folkestone with as much purity of mind as you may yourself possess. A man with a mind like yours ought not to live at the seaside. One of these days you may catch an involuntary view of someone bathing. I shudder to think what may happen if you do!

JOHN BULL.

To His Honour Judge Clerr, County Court, Shoreditch.

DEAR CLURR,—Really, I think you ought to understand your obligation to keep a civil tongue. A remark you made the other day, in refusing the interpreter's fee to a foreign Jew who could speak only his *mame-losher*, has given great offence to Jews in London. "Certainly not," you said, "let him learn English; let him learn a magnificent language instead of the barbarous jargon he prefers."

In saying that you said nothing brilliant, nothing profound, nothing appealing; you simply spoke like an ordinary fool would speak, and I shall not do you the injustice of stigmatising you as a fool. For all that it was a foolish observation, in shocking bad taste, and undoubtedly gratuitous. I wonder what you would think if, having brought an action in a Russian, Turkish, Greek or Bulgarian court, the presiding judge made a similar remark to you: "Interpreter's fee? Certainly not. This man is a barbarian speaking a barbarous tongue. Let him learn a fine historic language like ours." Please do not let me hear of your addressing witnesses or litigants in your court in such an offensive manner again. When you have any specially valuable opinions to air about ancient and modern languages or dialects, try the platform of one of the learned societies, and keep the bench of your court for the purposes for which it was instituted.

JOHN BULL.

To Driver Knox, Newcastle.

DEAR ENGINEMAN,—All the compliments of the best of seasons and just one wee word of advice.

I am told that you are a Scotsman, and I well know how at this festive season you men of the North are wont to unbend in mirth and revelry. I therefore feel it incumbent upon me to remind you that this is a harsh and censorious world, and that we have around us all sorts of spiritless clods who never feel the joyous rhapsodies of honest souls and who look askance at the innocent vagaries of merry-hearted men.

Far be it for me to suggest that you are in any peculiar danger in this matter, or more likely than others to exceed the limits of discretion. It has of course been proved beyond cavil that that little police court affair was all a stupid mistake, and that you are a singularly sober man. But you have a weak stomach, my dear Knox, and there *is* such a thing as illegal indigestion. *Verb sap.*

JOHN BULL.

P.S.—Sorry to notice you are again in trouble. Didn't you *see* that signal? Or were there *two*?

To Miss Bessie Logan, 3, Palmerston Road, West Hampstead.

MADAM,—It is not often that the famous Metropolitan Stipendiary, Mr. Plowden, is premature in paying compliments, but your "lively imagination" appears to have led him astray. It appeared that while you were taking a "constitutional" late one evening, a male person snatched your handbag and decamped; you went in pursuit, but did not succeed in running him to earth.

The next night you sallied forth in different attire and went in search of the miscreant. You eventually stopped and accused a youth named Frederick James Mack, caused him to be arrested and brought before the inimitable Cadi, who was so struck with your astuteness that he expressed the view that you possessed more wits than the whole of the male sex put together. This high compliment subsequently proved absolutely unjustifiable. Mr. Mack was not only a youth of the highest character, but was in bed at the time you alleged he committed the offence!

I have not the slightest doubt you made an honest mistake, but I would like to point out that it has caused the unfortunate Mack much inconvenience and expense. I trust you will recognise your error and adequately compensate him for the unpleasant experience you have caused him.

Be more careful next time.

JOHN BULL.

Brailsford, Suffragist, H.M. Prison, Brixton.

What was use throwing bottle beer through Prime Minister's window in Downing Street? Asquith does not drink beer.

BULL.

"Ballots" The Best Judged Competition.

THE JANGLING BELLS.

"Ring out a slowly dying cause,
And ancient forms of Party strife;
Ring in the nobler modes of life
With sweeter manners, purer laws."—TENNYSON.

NEW YEAR RESOLUTIONS FOR PROMINENT PEOPLE.

MR. ASQUITH:
To make no further use of the expression "Wait and see" and its countless variants;
To dispense with the Preamble;
To make a rule of being present during Question time in the House of Commons;
To resign when the Government is next defeated;
To keep Lloyd George in his place; and
To fill all Ministerial posts as they fall vacant, whether a bye-election is thereby necessitated or not.

MR. BONAR LAW:
To learn a new speech;
To avoid all reference to Tariff Reform;
To think well before replying to Mr. Asquith's interjected questions in the House;
To ask Mr. Garvin's opinion, and act upon his advice in all things;
To maintain particularly friendly relations with Walter Long and Austen Chamberlain; and
To be very careful of Arthur Balfour, in case ——.

MR. WINSTON CHURCHILL:
To sack no more First Sea Lords of the Admiralty;
To cultivate the friendship of Lord Charles Beresford;
To enquire daily after the health of Admiral Sir Francis Bridgeman;
To keep out of the range of cinematograph operators;
To wear hats that fit; and
To do all that is possible to maintain the overwhelming superiority of the British Fleet over that of Germany, notwithstanding the obstruction of the Little Englanders.

SIR EDWARD CARSON:
To cultivate a spirit of peace and goodwill towards all men.

MR. LLOYD GEORGE:
To throw physic to the dogs;
To avoid arguing from the particular to the general;
To abstain from inflaming class prejudice;
To refrain from fanning religious animosities;
To avoid comparing himself with the Good Samaritan or any other exemplary Scriptural character; and
To leave other people to do that.

MR. HARRY LAUDER:
Not to be greedy.

MR. JUSTICE DARLING:
To crack no more jokes in Court.

MRS. PANKHURST:
To refrain and restrain her followers from further degrading the dignity of womanhood.

MR. HALL CAINE:
To cease from reviewing his own novels in the columns of the *Daily Telegraph*.

MOTOR CYCLISTS ON MANŒUVRES.

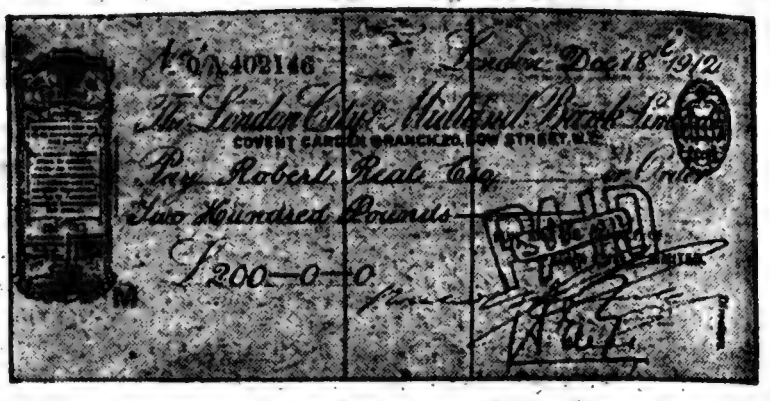
GRIEVANCE AGAINST WAR OFFICE.

Before the last Army manœuvres in Cambridge, the War Office appealed for a large number of motor cyclists to act as despatch carriers. The men selected were mostly possessed of military experience. They had plenty of hard work to do, and were complimented on their labours by the Generals in command. The pay was to be at the rate of 16s. per day of 24 hours. This was to cover cost of petrol, wear and tear of machine and tyres, food and insurance. Although it is over three months ago since they finished the work, we are told that they cannot get paid We ask Colonel Seely to see to the matter. If a private employer did a thing of this sort, he would soon find himself in the County Court.

RESULTS OF "BULLETS" COMPETITIONS NOS. 9 AND 10.

SHOP MANAGER WINS £200.

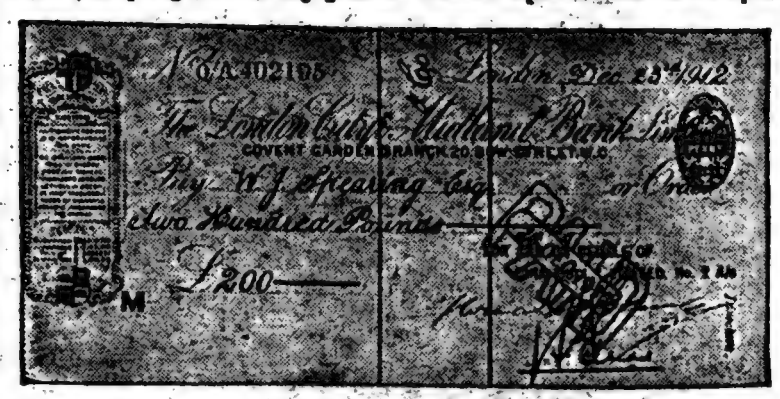
Mr. Robert Reat, of Edinburgh, the winner of "Bullets" Competition, No. 9, tells us that he was indeed more than surprised when, on purchasing his usual copy of JOHN BULL, he saw that he had landed the premier prize for "Bullets," as it was only his second attempt. The most he expected was his Xmas dinner. Mr. Reat is a


No. 0/1402146
London Dec 18 1912
The London City & Midland Bank Ltd
COVENT GARDEN BRANCH, 20 BOW STREET, W.C.
Pay Robert Reat Esq or Order
Two Hundred Pounds
£200—0—0

native of Inverness-shire, and at present employed as branch manager of that huge firm, the Maypole Dairy Co. Fortunately, or unfortunately (he is not certain) he is a "single" man, and in his "digs" has often tried other competitions, but has never previously been successful. It struck him (as he has been a constant reader of JOHN BULL) that "Bullets" seemed a much better and fairer competition than others, especially as no coupons are carelessly read. He has naturally been congratulated by his friends from all quarters, and not a few have expressed their intention of going and endeavouring to do likewise.

AN OLDHAM DOCTOR'S PLEASANT SURPRISE.

Dr. Spearing, a well-known medical man of Shaw, near Oldham, was naturally overjoyed at receiving the £200 First Prize for our "Bullets" Competition, No. 10 "It came," he says, "as a most opportune and truly magnificent Christmas box, and I can hardly realise my good fortune or adequately express my delight at receiving such a splendid prize, the first I have ever won in such a competition though I have often tried those of other papers. The envelope containing the good news was addressed to me, typewritten, and thinking it was probably some advertisement, I let it lie on the breakfast-table while I looked at and congratulated my little daughter on some presents she had received, and remarked that she was an extremely lucky little girl—never dreaming of the 'luck' that was lying beside my plate. Then I opened the envelope,


No. 0/1402105
London Dec 23 1912
The London City & Midland Bank Ltd
COVENT GARDEN BRANCH, 20 BOW STREET, W.C.
Pay W. J. Spearing Esq or Order
Two Hundred Pounds
£200—

and as half the contents came in sight and I saw just a portion of the cheque, my first impression was, 'Another example of the cheque I might win, if I only did such and such a thing'—I have received many such. Judge, then, of my surprise and delight as I withdrew the whole contents and read the letter from JOHN BULL announcing me the winner of the First-Prize! It seemed too good to be true, and yet there was no doubting it with the letter and cheque before my eyes." Dr. Spearing's advice to competitors—and surely he has proved it worth following—is: "The secret of success in these competitions is not to be discouraged by failure, and, above all, to be severe in the criticism of one's efforts before submitting them."

This Week—Over 3,000 "Bullets" Prizes to be Won.

IS BALZAC IMMORAL?

An Unexpurgated Edition published in English

It is a matter of common knowledge that the recent announcement of an edition of that great French author, Balzac, in its complete and unexpurgated form caused a considerable stir in certain quarters.

Fortunately, however, the publication is now an accomplished fact. For, though the prurient-minded may see wrong where none is meant—and Balzac certainly did write of Nature as he found it—it would have been a thousand pities if the public had been deprived of this its first chance of reading Balzac as he meant to be read.

The Napoleon of Literature.

For Balzac was to literature what Napoleon was to arms—a man of giant brain who saw all life, all character, and all events as material to be turned into stories, and who did not believe that there were any events that could not be told with advantage. And so his novels make their appeal to all.

And all those who realise this will hasten to take advantage of the offer of his Best Novels in 14 volumes, specially selected by that famous Balzacian, Mr. Clement Shorter, Editor of the *Sphere*.

Clement Shorter's Choice.

Cousin Bette.
Cousin Pons.
La Duchesse de Langeais.
The House of the Cat and Racket.
Gobseck.
Old Goriot.
The Lily of the Valley.
The Illustrious Gaudissart.
The Village Cure.
The Country Doctor.
The Magic Skin.
The Unknown Masterpiece.
Eugenie Grandet.

WHAT CLEMENT SHORTER says:—

"Something has been said of the fact that the publishers advertise that their Balzac is 'unexpurgated.' This is of the utmost importance. The charge that a translator 'betrays' is justified where there is a prurient attempt to modify and alter phrases in the interest of Mrs. Grundy. Nothing can justify that. When face to face with a great classic we want the book as near as possible as the author presented it.

"Altogether it would be impossible to speak too highly of the excellence of translation of this edition of Balzac's novels. There are those who say that Balzac should be read in the original, as only thus can you secure his peculiar charm. It is possible to lay too much stress on this point. At least half of Balzac's work relies not so much upon quality of style as upon strength of intellect, and that intellectual power can be captured in a translation, particularly in a translation so good as this."

But as some of these selected stories of Balzac are but short stories, or comparatively short stories, and as moreover their charm and interest are greatly accentuated when they are read in conjunction with other stories—the designs of which have direct reference to them—the Publishers, while they have kept this series a small and compact one, have not confined it strictly to the above list.

Magnificent Illustrations.

These fourteen volumes are beautifully illustrated by great French Artists, who have embodied the very spirit of the Author. The frontispieces are etchings printed from the copperplates.

"The Best Novels of Balzac" are issued on the same advantageous terms which the Caxton Publishing Company has already made so deservedly popular. This is to say, the set of fourteen volumes is delivered for a first payment of 2s. 6d., the balance being paid by a few small monthly payments.

A FREE BOOKLET.

We have prepared a charming detailed prospectus containing interesting information about Balzac, his life and his work, which will be sent post free to those who apply for it. And it will tell you how the fourteen volumes are delivered for a first payment of 2s. 6d., the balance being paid by a few small monthly payments.

To THE CAXTON PUBLISHING CO., LTD.,
54, Surrey Street, London, W.C.

Please send me free of charge, and without any obligation on my part, detailed prospectus of "Balzac's Best Novels," with terms of easy payments.

NAME .....
(Send this form or a postcard.)
ADDRESS .....
.....

Can you answer these questions?

An Article for All Engaged in Business.

You will probably find it quite easy to answer most of these questions, but unless you are a rare and brilliant exception you will find several others a good deal more difficult. Some of them, indeed, may be altogether beyond you.

And yet you will agree they are all questions that you might have to answer any day in your own business. So, if only out of curiosity—run through the list and see how many you can answer correctly.

13 Specimen Questions.

1. What is the exact purpose of a ledger?
2. What do these signs mean: "E. & O. E.," "F. A. S.," and "G. A."?
3. How would you open a branch?
4. What is a consignment note?
5. Do you know how to organise a sale?
6. Do you understand office organisation?
7. What is the difference between sending goods on "consignment" and "on sale or return"?
8. How often by law must a factory be "limewashed"?
9. How and when is a judgment summons issued?
10. What is the cost of registering a limited company?
11. Do you know how to take out a patent?
12. How would you draw a selling scheme?
13. How can you recover debts at court without the expense of a solicitor or collecting agency?

How Many Did You Answer?

Well, how have you come through this examination in business knowledge? You must not forget that the knowledge of these facts and of many other facts like them is absolutely necessary to you if you mean to succeed. If you are in business for yourself you know how useful you would find it to be able to answer any business problem that arose; if you are working for others you must realise that your employer will value you more highly if he knows he can go to you for information when he needs it.

And that is why the "Business Encyclopædia and Legal Adviser" is so valuable a work—because it contains information about every point in business life. With it by your side you can answer any question about business that is put to you. For instance, you can answer all the questions that you have just asked yourself. You will find the full purpose of a ledger in the article on Ledgers, Vol. III., page 294. Under "Abbreviations" you will find the meaning of every symbol and sign that is used in business to-day. The third question you will solve by looking up the fine article on the Basic Idea in Business, and so on with all the other questions; and, in fact, with any question about anything relating to business.

How This Concerns You.

These questions may not arise in your business, but others do, and if you think it would mean anything to you to know at once what to say or do in every emergency, you should send the coupon below for a handsome illustrated book on Business, telling all about the "Business Encyclopædia," and giving the names of the successful business men who have written it. It also tells how any reader of JOHN BULL may obtain the complete work in seven volumes for a first payment of 1s. 6d. only, and pay the balance in small monthly payments. Sending the coupon commits you to nothing. Is such an opportunity one you should miss?

A FREE BOOK.

This Coupon entitles you to one free copy of the book describing the "Business Encyclopædia," but it must be sent at once. It tells all about the work and the specially low terms to readers of JOHN BULL.

To THE CAXTON PUBLISHING CO., LTD.,
54, Surrey Street, London, W.C.

Please send me one complimentary copy of the book on the "Business Encyclopædia." I am a reader of JOHN BULL

NAME .....
(Send this form or a postcard.)

ADDRESS .....
.....

Bull's Eyes.

NEW YEAR RESOLUTIONS:—
The Waiters.—To get a bit in hand.
Turkey.—To get a bit of her own back.
The Suffragettes.—Not to go to smash.
Christabel Pankhurst.—To keep moving.
Cabinet Ministers.—To stick to their jobs.
Keir Hardie.—To give "temperance" a trial.
George Lansbury.—To become a ladies' man.
John Burns.—To get home with the Milk (Bill).
Winston Churchill.—To paddle his own canoe.
The Balkan Allies.—To agree to split the difference.
Professional Footballers.—To work when they play.
Ulster.—To take no exception to the (Home) Rule.
Leading Actors.—To give the music-halls a "turn."
Lloyd George.—To keep off other folk's land.
Driver Knox.—To abjure "hot water" with his rum.
Classical Dancers.—To give the public a good "show."
Lord Chas. Beresford.—To keep an "I" on the Admiralty.
The Government.—To add a "saving" clause to the Budget.
The Kaiser.—To continue to build "warships" in the air.
All Our Readers.—To win that £200 on page 30.

* * *

MERELY RUMOURS:—
That no "chestnuts" are allowed at the pantomimes.
That many balance sheets are proving wet blankets.
That numerous New Year Resolutions are already *in extremis*.
That the *Mail* "Boom" hasn't reported itself yet at many addresses.
That Mr. Churchill and Lord Charles Beresford are both enthusiastic Bridge men.

* * *

PARADOX:—
An M.P. stands for his seat.
When raining it is often fine.
A guard at the rear is in the van.
Shakespeare's Works are his plays.
Many good artists cannot draw a cheque.
In spite of his rows of cottages, a baker kneads bread.
When riches take wings there isn't a feather to fly with.

* * *

PLAYS AND PANTOMIMES:—
"Drake."—A duck of a play.
"The Malingerers."—Bad stayers.
"The Sunshine Girl."—Rather warm.
"The Younger Generation."—All ale!
"The Tide."—The knot is easily unravelled.
"Shock-Headed Peter."—With electric effects.
"The Miracle."—Afraid it won't work nowadays.
"After the Opera."—Supper, home—or elsewhere.
"The Dancing Mistress."—They all make us dance.
"Charley's Aunt."—Charley knows his uncle better.
"Where There's a Will—."—There is often a won't.
"The Golden Land of Fairy Tales."—Copthall Court.
"A Scrape o' the Pen."—When the cattle feel an itch.
"Dick Whittington."—A chance to see many a good turn again.
"Where the Rainbow Ends."—It doesn't; like the rain, it is eternal.
"The Sleeping Beauty."—Don't wake her, for fear her expression changes.
"The Eldest Son."—Takes after his father, if his father leaves anything for him to take.

* * *

SEASONABLE SONGS.	SUNG BY—
Good-bye, Mr. Teddy Bear	Mr. Taft.
What a Mouth!	Mr. Roosevelt.
Now Laugh!	Dr. Woodrow Wilson.
Dah'n at Camberwell, So'th E'st	Dr. Macnamara.
Indian Maid	Earl of Crewe.
New Taximeter Car	Mr. Dalziel.
Hi! Johnny, Who's Your Tailor?	Sir George Alexander.
In My Aeroplane	Grahame White.
Pushing Young Man	Mr. F. E. Smith.
Follow Your Leader, Follow On!	Mr. Asquith.
Won't You Go with Me to Canada?	Mr. Obed Smith.
Bang Went the Chance of a Lifetime	Mr. Walter Long.
Bad Boy's Diary	Tom Mann.
Don't Do Away with the Piers	Lord Lansdowne.
Yer 'at Don't Fit Yer Very Well	Mr. Churchill.
Ha! Ha! Ha!	The Kaiser.
All that Glitters is Not Gold	Jack Johnson.
I Do Pity Myself, I Do	Senator Smith.
One of the Boys	Sir Ed. Sassoon.
£ s. d.	Mr. Chiozza Money.
Send Me a Message from Over the Sea	Sir Ed. Grey.
Think of Your Head in the Morning	Sir J. A. Dewar.
Oh! Oh! It's a Terrible Tale	Mr. Lansbury
To-night's the Night	Dick Burge.
At the Football Match Last Saturday	G. Hillsdon.

Big Ben costs £2 a week. Rather less than other strikers.

* * *

"Dog trained to steal," says a heading. But most of them have taking ways.

* * *

Nightshirts have been banned in the United States Navy. Played out, we suppose.

* * *

A sailor has 412 views tattooed on his body. Rare to find so many pictures in one frame.

* * *

A combine of mustard manufacturers is announced. Was their business all going to pot?

* * *

Four houses were recently sold by auction for five shillings. About time they were knocked down.

* * *

"Canada's Gift of Battleships—14 pages," says a placard. To hold up Germany's train, we hope.

* * *

New-laid eggs are now selling at threepence each. It is no longer possible to scorn the foreign yolk.

* * *

"Is the woman soldier coming?" asks a contemporary. Many have hit the mark with our Bullets.

* * *

Mr. Ian Malcolm likens Parliament to a school. Yes, and most of the scholars have a good bit to learn.

* * *

Sir William Tilden suggests paving the streets with rubber. Everyone could have a rubber "stamp" then.

* * *

The Turks don't believe that the King of Montenegro is a poet; they say he "takes things" too literally.

* * *

"Everybody's 'doing' it," remarked the man who emptied the automatic machine, when he saw the lead pennies.

* * *

The airman found on a roof at Palmer's Green was smoking a cigarette. Was the householder also fuming below?

* * *

The female cod lays no less than 9,000,000 eggs. This statement should be posted in every henhouse in the country.

* * *

America has published an "Improved Bible." Just what one might expect from people who boast of "licking creation."

* * *

"A good deal of London dramatic criticism is too conventional," says Mr. Mark Hyam. Is he the great "I am"?

* * *

The ringers at a Derbyshire church have struck because the belfry is too cold. The vicar should make it warm for them.

* * *

Sir George Birdwood says that too much eating stifles the artistic spirit. But after a good meal many can draw a cork.

* * *

An Edinburgh doctor recently confessed that he was brought up on beer. We trust he will never be brought down by it.

* * *

A Texas man with nineteen children has just wedded a widow with twelve. Some people don't know when they've had enough.

* * *

A waiters' club has furnished its library by the sale of champagne corks. The books, we suppose, are illustrated by "Phiz."

* * *

In accordance with tradition, the Mayor of Brightlingsea was chosen in the parish belfry. The other candidates were tolled off.

* * *

Mrs. Cornwallis West advises boys never to swear except at a suffragette. Personally, we wouldn't give a d—n for some of them.

* * *

A schoolmaster has invented an apparatus for the teaching of arithmetic. Surely present-day instruction is already too mechanical.

* * *

Gloves for dustmen is the latest. Anything that enables public servants to perform their duties with clean hands should be encouraged.

* * *

A Chicago woman gave birth to three children on three consecutive nights. The anxiety of the husband on the fourth evening must have been painful.

MARVELLOUS SIGHT-RESTORING!

The many readers of JOHN BULL who wrote to Mr. W. Mellor, the famous oculist, for a gratis copy of his book on "The Mellor Method of Treating Eye Diseases," and did not receive it owing to the issue going out of print, will be glad to know that a new edition is now ready, and that Mr. Mellor will forward a copy gratis and post free immediately on receipt of a postcard with name and address plainly written thereon.
Address, W. Mellor, 38, York Place, Baker Street, W.—
[ADVT.]

A Celebrated Violiniste.

Nervous Fatigue, Headaches, Languor—

The *power to excel*, the *confidence* which ensures her brilliant successes, says the talented violinist, Miss Sybil Keymer, is entirely due to her abundance of vigorous *nerve force* created by Phosferine. How greatly the numerous distinctions and triumphant career of this accomplished musician are promoted by the *brain energy* and *physical stamina* developed by Phosferine, is evident from Miss Keymer's admission that the tonic "enabled me to *do myself justice.*" This *power* to excel, this *ability* to make *perfect use* of her skill, depends upon the marvellous *control* and *steadiness* of the *muscle nerves* Phosferine has given her, and to which she owes the entrancing tone and quality of her musical renditions. Naturally, this energising effect of Phosferine was accompanied by the disappearance of the headaches, listlessness, and fatigue, which were the bane of her public appearances, and it is this happy outcome which impels Miss Keymer to testify to the exceptional advantages to be derived from Phosferine.

Promptly Remedied.

Miss Sybil Keymer, "Riversmere," Albany Road, Leighton Buzzard, writes: "I think I should inform you that I have recently derived very great benefit from the use of Phosferine. In the course of my profession I have to travel a good deal in getting to my various concerts, and I find that since using Phosferine I am never troubled with the headaches and listlessness which follow a long railway journey, particularly during hot weather. This is of very great importance to me, as frequently only a very little time elapses between reaching my destination and the commencement of a concert, and it is such a relief to feel fresh and ready for playing in public undisturbed by the fatigues of long travelling. It is because I feel that Phosferine enables me to do myself justice as a violinist, preventing any of the unsteadiness of the muscle nerves, which is so harmful to tone and quality, that I confidently commend the tonic at every opportunity."—July 11, 1912.

PHOSFERINE

GREATEST OF ALL TONICS.

A PROVEN REMEDY FOR

NEURALGIA	MATERNITY WEAKNESS	INFLUENZA
RHEUMATISM	NERVOUS HEADACHES	HYSTERIA
BRAIN-FAG	SLEEPLESSNESS	EXHAUSTION
LASSITUDE	PREMATURE DECAY	MALARIA
INDIGESTION	ANÆMIA NEURITIS	NERVOUSNESS

And all disorders consequent upon a reduced state of the nervous system.

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H.M. the King of Greece
H.M. the King of Spain
The Imperial Family of China

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The 2/9 size contains nearly four times the 1/1½ size

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KEMO RAZOR SHARPENER

Converts your old strop into a perfect edge-producer—solves the problem of shaving in comfort every day without the slightest smarting of the skin—is easily applied and will last as long as a man needs a razor—price 6d. Kemo Strops in fine leather, specially prepared with Kemotine, 2s., 2s. 6d. and 4s. 6d.

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Owbridge's Lung Tonic

The best known remedy for

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Invaluable to SPEAKERS, SINGERS and all who suffer from THROAT WEAKNESS.

CAUTION:
Ask for "Owbridge" and take no substitute.

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W. T. OWBRIDGE, Ltd.,
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HULL.
Established 1874.

John Bull's Letter Bag.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

CORRESPONDENTS, when writing regarding previous communications which they may have addressed to us, should always mention the nature of the matter therein referred to. Owing to the great increase in the number of ENQUIRIES *received consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag."* AND ONLY THOSE OF GENERAL INTEREST *will be noticed. The Editor will, of course, still be grateful for information, "bizzuit" material, newspaper cuttings, etc.*

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED, ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT. ALL MATTER SUBMITTED MUST BE ORIGINAL UNLESS OTHERWISE STATED. *The most suitable lengths for articles and stories are about 750 words (one column), or 1,500 words (a page).*

The EDITOR *cannot express any opinion upon the value of postage stamps, old china, pictures, coins, books, etc.*

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as, though every effort is made for their safe custody, they are liable to be mislaid. Copies only of such documents should be forwarded in the first instance.*

For Financial and Insurance Replies, see page 28.

For Sporting Replies, see page 32.

"A REGULAR READER" (Coventry) writes:—"Don't you think it's about time Coventry woke up?" We do But it will probably need a repetition of the Lady Godiva incident to arouse it.

"TYPO" (Manchester).—We think the miners are very ill-advised to invest £10,000 of their funds in so uncertain an enterprise as a daily Party newspaper, and we are dubious as to the legality of their doing so.

W. W. (St. Luke's Ward).—You say care killed a cat, but it won't kill you. We certainly hope not.

H. T. B. (East Finchley, N.) asks:—"Is it possible to ascertain what has become of the thousands of pounds collected for relief of the relations of the *Titanic* disaster victims?" It is possible—and that's just about all.

H. S. (Russell Square).—Correct that railway companies charge railway carriage for typewriters. Next time you travel with *your* typewriter hide it in your portmanteau. This is not moral, but it is cheap.

E. C. C. (Clapham, S.W.) is cross with us because we did not see fit to adopt his suggestion for a hare-brained aeroplane competition scheme. We like forcible writing, and greatly enjoyed his letter.

"DIAMOND" (Gt. Yarmouth).—Probably the only thing genuine about Prof. C. Van De Zaar, of Haarlem, is—his whiskers.

J. B. (Earlstown) draws our attention to the resolution recently passed by the Congleton Rural Council—to wit: "That, in future, any officials of the Council who applied for increase in salary should accompany the application with their resignation." We should be interested to hear who is the first brave man to conform to this new rule, quite Hibernian in its construction.

F. E. (Byfleet) says on a postcard:—"I have written to the Home Office, and told them I told them; that I am determined to bring my Case before the Public if I break the Law; I defie them to bring one single charge." We shall really have to visit that curio shop at Byfleet to see the greatest curiosity it contains—our venerable and frequent correspondent.

C. S. S. (London, N.W.).—You must admit that you got off fairly lightly if you were only bound over for 12 months after being convicted of stealing goods from the shop where you were employed. You at least have not the stigma of prison upon you; and as you are only 19 years old we see no reason why you should not presently have an opportunity to live down the incident and become an honourable and respected citizen. Don't lose your pluck.

MRS. E. M. G. (Dover) suggests that we ourselves deserve a Biscuit for using the terms "sender" and "reader" in the paragraph at the foot of the "Biscuit" column. We beg to differ. Obviously the sender of a "Biscuit" must necessarily be a reader.

R. A. D. (Bow, E.).—We daresay there are numbers of people ready to be taken in by the "Lucky Stone" piffle of Captain Rand. We are glad you and your daughter are not numbered among them. Perhaps now that the police are devoting some attention to the charlatans who infest London, they will inquire into the *bonâ fides* of Captain Rand.

J. B. (Poplar).—If the provisional specification of the patent fire-lighter is taken out in your cousin's name and you have now quarrelled with him, you had better have a peace conference.

M. T. (Glasgow).—The Competition in question is an obvious ramp. Send the papers to the Police. The paper mentioned is an utterly discredited publication.

"IGNORANT" (Kingston-on-Thames).—If you apply to the parish for relief, the Guardians will, no doubt, soon ascertain the whereabouts of your husband, and take adequate measures to make him contribute to your support. We cannot understand the War Office withholding addresses in such cases; we receive many complaints.

"DEVONIAN" (Montreal).—One of the conditions to the receipt of an old age pension is that the authorities must be satisfied that the applicant has for at least 12 years in the aggregate out of the preceding 20 years lived in this country. As during the time you spent abroad you maintained dependents in the United Kingdom, such time will count in your favour. We hope that when you return it will not be necessary for you to apply.

"ANOTHER." informs us—anonymously, of course—that he considers our article on Sir F. Williams in a recent number was in the worse possible taste. We bow to his better judgment in such matters.

R. F. (Chatham).—If your wife has been unfaithful you cannot be compelled to maintain her. Some contend that for sailors to marry is as wise as to purchase books for other people to read. As the law is at present, you could not, under the easiest conditions, obtain a divorce for much less than £50, but if the recommendations of the Divorce Commission become effective it will be much cheaper. You had better "Wait and see."

H. A. (Alloa).—We cannot trouble ourselves about the way our contemporaries run their various competitions. Our "Bullets" Competition, being of the "expanding" variety, keeps us sufficiently busy.

W. T. (Tooting).—We certainly advise you not to accept the inadequate sum of £10 offered in full satisfaction of your claim under the Workmen's Compensation Act, but to proceed with your action in the County Court. What is the name of the solicitor to the Workmen's Legal Friendly Society, of 115, Chancery Lane, W.C.?

"ENQUIRER" (Aberdeen).—We know nothing of the firm of employment agents you mention, but the fact that they demand a preliminary fee of £1 before they will "endeavour to secure a situation for the subscriber" would be enough for us. We should stick to our "quid."

J. M. (Southend-on-Sea).—Your husband's luck is indeed out—meeting with a serious accident, receiving half-pay under the Workmen's Compensation Act for six months, then both the employer and the insurance company "going broke." We regret he cannot do anything, except hope that the late master will shortly re-establish his position. We trust better things are in store for all of you in the new year.

"NEW READER" (Torquay).—At the last General Election the votes actually cast in Ulster for and against Home Rule were as follows:—For, 37,159; against, 44,000. Apart from the contests represented by the foregoing figures, 17 members were returned unopposed—9 Unionists and 8 Home Rulers.

"LIVE AND LET LIVE" (Westcliff).—Being an undischarged bankrupt is a great drawback; your husband should apply for his discharge immediately. You can, however, leave your property to him by will, and protect it from his creditors by inserting a guarding clause. It will have to be very carefully drawn; you had better instruct a competent solicitor to do it for you.

A. W. H. (Gold Coast) sends us six photographs of Britishers, including some young ladies and a police sergeant, which he bought at a native store on the Gold Coast. We agree that the natives should not be permitted to purchase such things, as they convey a very poor idea of English beauty. By the way, the photos were published by L. Vautier, of High Street, Barnet.

"CHIPS" (Fulham, S.W.) has fairly taken our breath away by declaring that "if the Government were to put facilities in his way the working man would not mind putting an extra penny or two-penny stamp in his Insurance book now and again if allowed or appealed to on patriotic grounds," the money to be devoted to the fleet. We wonder!

G. P. (Falmouth).—People should be very careful how they put their names to promissory notes. If the man signed only as a witness to the other signatures, and the word "witness" was written after his name, he is not liable to pay the whole or any part of the money.

(Continued on page 24.)

"Bullets"—Just the Thing for Winter Evenings.

You should always ask for

Arrow Collars

and see that you get them

A distinctive feature of Arrow Soft Collars is that the dressy appearance is retained. Suitable for business as well as outing wear.

The variety of smart shapes affords an opportunity for the selection of a style which will be an expression of your individual taste.

A postcard to Cluett, Peabody & Co., 122 New Union Street, London, E.C., will bring the style book of Arrow Collars post free. Remember that every hosier can obtain Arrow Collars for you at the fixed price of 2 for a 1/-. We will have them sent direct by post if we have no Agent in your town and your hosier will not procure them for you.

THE NEWMAN & OXFORD STREET FURNITURE & ANTIQUE DEPOSITORIES (Ltd)

hold an immense stock of genuine high-class Second Hand ANTIQUE AND MODERN FURNITURE, £200,000 worth of high-class goods for sale, including FURNITURE, DRAPERIES, BEDDING, CARPETS, PLATE, LINEN, PIANOS, ETC., ETC.

The following is an abbreviated list of Furniture and Effects lately removed from

Milton Mansions, Queen's Club Gardens,
Drayton Road, Harlesden,
Durnsford Road, Wimbledon Park,
The Avenue, Chingford,
Maud Street, Rhyl,
and Elsewhere.

THE DINING ROOMS, ETC.,

comprise the following: Set of 6 small chairs and 2 arm chairs, Georgian period, 14 guineas; Georgian Sideboard to match, 11 guineas; dining table to match, extending, £7 10s.; Bookcase to match, 6 guineas; very massive oak Sideboard, £5 10s.; Overmantel to match, £2 5s.; Extending dining table, £2 10s.; 6 small chairs and 2 arm chairs in carved oak, 40 guineas; Sideboard, very finely carved, in oak, to match, 12 guineas; 3 Chesterfield Settees, £3 10s. each; 6 very fine Lounge Club Divan easy chairs, 27s. 6d. each; Carved Oak Dining Table, 4 guineas; Carved Oak Overmantel, £2 10s.; Saddlebag suite, £4 15s.; another dining-room suite, £3 15s.; Massive carved oak Sideboard, with oxydised copper fittings, bevelled plate glass, 6 small chairs and 2 arm chairs to match, extending dining table, heavy curb suite, £15 10s. the lot; similar set in fumigated oak, £13 10s.; 10 real Turkey carpets, about 9 by 12, at 7 guineas each; 4 Turkey carpets, about 9 ft. 6 ins. by 12 ft. 6 ins., £8 10s. each; 20 Turkey rugs, from 25s.; numerous carpets in Tapestry, Axminster and Velvet Pile, all sizes, in thoroughly good condition, to be sold without any reserve; a most elegant Grand Piano, 18 guineas; an upright Grand Piano, 12 guineas; another by Adolph Aehumann, 18 guineas; another, by Carl Strauss, 22 guineas; several Grand Pianos by Broadwood, Emil Pauer, Collard and Collard, Bluthner, and Bechstein; 3 Hall Stands, 18s. 6d. each; hall chairs, from 7s. 6d.; and all necessary effects for completely furnishing Dining Rooms, Smoke Rooms, Libraries, Studies, etc., etc.

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with stewed prunes

You prepare the Bird's Custard in the usual way and serve at once while Hot. This makes a rich cream sauce, which, poured over hot stewed prunes, forms a delicious dish for cold days.

With this Bird's Custard Sauce, the plainest pudding is transformed into a delightful treat.

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Brewers' Exhibition, London, 1912.

"THREE THISTLE" 5 years old 3 6 per bottle, 40/- per doz.
"TARTAN LABEL" 8 .. .. 4/- .. .. 46/- .. ..
"OLD MAC" Special Liqueur 4/6 .. .. 52/- .. ..

Carriage Paid. Cash with Order.

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Agency Applications invited.

JOHN BULL'S LETTER-BAG—(*continued*).

"INVALID" (Walworth, S.E.) tells us he is suffering from an incurable complaint, and asks if we know of any institution he could get into by paying 5s. a week, to save him entering the workhouse. He should write to the Secretary of each of the following: British Home and Hospital for Incurables, 72, Cheapside, E.C.; Friedenheim Hospital, Upper Avenue Road, Swiss Cottage, N.W.; Royal Hospital for Incurables, 4, St. Paul's Churchyard, E.C.; and St. Luke's House, 14, Pembridge Square, Bayswater, W. Meanwhile, as he is only 33, he should not lose heart. Many a disease counted incurable to-day is found to be curable to-morrow.

"SUSSEEK" (Crowboro).—If the damage to your premises was caused by the negligent driving of the motor car, you can recover in the County Court; but if the car skidded owing to the greasy state of the road, it would not amount to negligent driving. You must now use your own judgment as to risking a little action.

S. H. (Salcombe), notwithstanding the great trade boom, tells us he is a waiter who has had to leave his situation owing to a reduction of the staff and the Insurance Act, and is anxious to find some home employment. We think the least the Chancellor of the Exchequer could do would be to give our correspondent one of the many new Government jobs which recent legislation has created.

J. S. C. (Cheshire).—As your book has been receipted for each instalment you have paid for the piano, it is ample evidence that you have settled in full, and that it is now your property. As soon as you have paid the tuning account, the firm will, no doubt, give a receipt in the form you require. Why quibble and squabble over such trifling details?

L. L. (Toronto) sends us a cutting from the *Toronto Evening Telegram*, which, he says, is a good example of English as she is printed in Canada:—"The last sign of life was heard at 11.30 on Sunday morning, when the dead dog emitted a solitary bark." Similar mistakes, however, often appear in British newspapers, though we do not award "biscuits" owing to the gruesomeness of the subject.

J. F. (Regent's Park).—It is certainly not nice of your landlord to send bullying and threatening letters all about one week's arrears, but perhaps it pleases him. Your best way to stop the annoyance would be to pay; if you cannot do this, send him a New Year's card.

"NANNY GOAT" (Wrexham).—We note that you succeeded in booking only one order for the "Life of Lloyd George," and that your solitary customer was a personal friend who took pity on you. Perhaps by this time you have received the commission you allege to be due to you. If not, why not drop the Chancellor a line, explaining the unrewarded efforts you have made to spread his fame?

J. S. (Goole).—If you were a weekly tenant you were liable to give only a week's notice, but as you paid the rent monthly we fear the Court will believe the landlord's version that you were a monthly tenant, and therefore bound to give a month's notice. These being the first legal proceedings ever taken against you, you have much to be thankful for. We wish we could say the same!

"REGULAR READER" (Doncaster).—By sending a penny stamp to our publisher you may obtain a copy of the JOHN BULL Calendar, with an excellent photograph of the Editor.

"MENIO" (Glamorgan).—Perhaps you could get your friend to execute a fresh deed, which would save you heavy penalties for not having the first one stamped; if not, send it up to the Inland Revenue Commissioners, Somerset House, Strand, London, and explain the circumstances. They may let you off lightly this time.

T. P. (Stepney) tells us he went to a Hammersmith music-hall recently and saw such an amusing sketch there that he could not restrain his laughter. At the conclusion of the performance he was informed by an attendant that he would not be admitted again, because he laughed too heartily. He is naturally aggrieved. It is distinctly unfortunate that he should have visited the hall on the night when the programme included a really laughable item. Apparently the management are not accustomed to mirth amongst their audience.

W. G. (Finsbury Park).—The part of the circular in which you state that a numbered ticket will be given to every customer spending 6d. or more, and that certain numbers will entitle the holders to 7lbs. of beef or mutton free, is a contravention of the Lottery Acts, and renders you liable to penalties. As the police have warned you, you had better withdraw the circular. It is quite a seasonable little lottery, and we should have thought the authorities might have shut their eyes to it—but we noticed the other day that they were even down on some church bazaar raffles. Evidently, they haven't much to do just now.

J. M. (Glasgow).—There are lots of other people besides the officials of your lodge of the Ancient Order of Foresters who don't know where the Insurance cards are. But can you wonder? There's Mr. Lloyd George himself—'e don't kno' where 'e are!

M. T. (Dumbarton).—Of course you cannot compel the parish to support your children if you have sufficient means to maintain them yourself, but opinions differ so much as to what is sufficient—some manage more economically than others. Your eldest son cannot be compelled to contribute to the support of his younger brothers and sister, but if you appeal to him now, and remind him of the time of the year, he will, we hope, do his utmost to prevent them becoming chargeable to the rates, and they in turn will ever afterwards remember his kindly act.

MISS F. S. (Oxford).—We have frequently commented upon the fiendish cruelty of the "carted deer" hunt, and would be glad to see this form of "sport" abolished. But we cannot agree that "a great agitation" should be started "*against all hunting* of poor defenceless animals." Foxes, being "vermin," would be quickly exterminated were it not for hunting, which causes their preservation. Let us be moderate, even in our denunciations.

H. D. (Harringay).—You and your witnesses swore the motor cycle was not in use on the highway; the inspector swore it was; and the magistrates believed the inspector, hence the fine for not having a licence. As the amount was only nominal, don't worry any more about it. There are many complaints concerning the way the "Great Unpaid" administer justice—particularly in your district.

"DINGLE" (Liverpool).—You ask us about "assisted passages" to Canada. Judging from our correspondence, assisted passages back home *from* Canada is the more crying need of the two at the moment. Anyhow, you had better write to the Chief Clerk, Emigrants' Information Office, 31, Broadway, Westminster, S.W., and see what he has to say. But be careful.

R. N. (W.).—The earliest age at which a male can marry in Great Britain is 14, and a female 12, but the consent of the father is required in the cases of those under 21; if the father is dead, the permission of the mother is necessary. We do not advocate too early marriages, but hope the young couple in whom you are interested will make a success of it, and enjoy many happy and prosperous years together.

W. G. (Sheffield).—We know nothing about the International Trade Developing Co., of 112, Nether Gate, Dundee, so cannot say whether the books in which they invite British manufacturers to advertise at £10 a page are "actually bought and paid for by the subscribers in Canada and elsewhere."

H. F. P. (Shepherd's Bush), who assures us, quite unnecessarily, that he has "no indentures from Tennyson," sends us a topical poem, entitled "To the Day." Having reviewed the European situation in sixteen lines, he concludes with the following stirring verses:—

> "John Bull," looking on with a silence discreet,
> But casting a critical eye o'er his fleet,
> Says "Well," I suppose I *must* pay attention
> Though I thought of retiring on old-age pension.
> And my soldiers I want to attend some lectures
> To learn to be Health Insurance Inspectors.
> But still, there'll be the "devil to pay,"
> And Germany drinks "To the Day," "To the Day."

Alfred Austin really must look to his laurels.

"O. LAW" (Edgware).—As the solicitor agreed in writing to accept a certain sum in settlement of his charges and then took more, you can sue him in the County Court for the difference, and also for the return of your documents. You must issue process in the district where he resides or carries on business, or in the district where your contract with him wholly or partially arose. It is not part of a Registrar's duty to advise litigants. We quite agree that too much is in the hands of the lawyers.

W. W. (Ontario), apropos of the late but not lamented Mental Deficiency Bill, says "Canada is, however, the headquarters of the insanity business, which has reduced John Bull to a second-rate power." When one considers the thousands of lunatics who leave England every year for Canada, we follow the drift of our correspondent's remarks.

E. M. C. (Romsey).—If the woman had (as you state) been in undisputed possession of the land for forty-five years without paying rent or acknowledging anybody as owner, she would have a good title, and as she has been forcibly ejected she could claim substantial damages; but we think you will find that she has been holding under a written grant, or that there are other facts with which you have not been acquainted.

S. C. W. (Shortlands).—The money-lending ad. in the *Bromley Guide* stating "Low interest to honourable persons" is hereby noted. The firm do quite right to charge the others more; they won't get it.

J. K. (Belfast).—"I think it is strange," you say, "that the British public do not make the Government pass a law to drive motor cars on lines similar to the tram cars when passing through cities or large towns." Wonderful! If we had had an inspiration like this we should have mentioned it to nobody.

(A large number of replies are held over.)

£1,000 in "Bullets" Prizes this Week.

A PRODUCT OF REPUTE

The Complete Food.

Exceedingly Nutritious.

Readily assimilated by Weakly Children, Invalids, and Aged Persons.

Very Palatable, and containing all the Food Power of Barley.

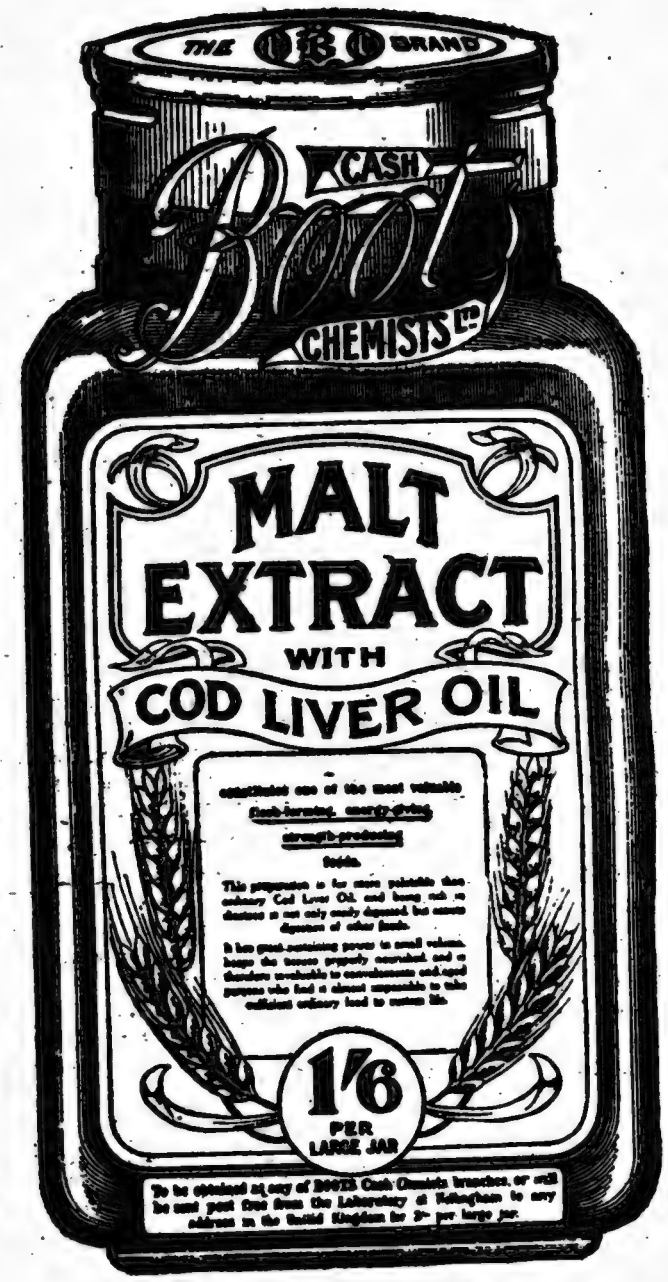
Boots

EXTRACT OF MALT is made in the most modern vacuum apparatus under scrupulously hygienic conditions, in a model factory set apart solely for the manufacture of this valuable article, and every care is taken to ensure a product of the best possible quality. Only the finest quality Barley Malt is used, and the resultant extract contains in a concentrated and unadulterated form all the digestive nutriment of the grain, which is so rich in the essential food elements that promote healthy vigour and vitality to body and mind, and with this Malt Extract is permanently combined in a state of minute sub division the finest Norwegian Cod Liver Oil. The demand for

Boots

Extract of Malt and Cod Liver Oil

is ever rapidly increasing, and quite recently, new and extensive plant has been installed, capable of producing over Two Tons per day. Only on account of this enormous output is it possible to offer such a splendid and reliable preparation at such a low price.



The Safeguards for ensuring PURITY AND RELIABILITY are beyond dispute.

Extract from "TRUTH."

"... Purity is even more important in the case of medicines than cheapness, and as to the purity of Messrs. Boots drugs there can be no doubt. It has been the fashion in some quarters to cavil at large companies like Messrs. Boots, owing to the belief that supervision in a large business is more difficult than in a small one. Precisely the reverse is the case, and it can be easily demonstrated that the bigger the business, the better must be the article sold, if the proper precautions are taken. In the case of Messrs Boots, the safeguards for ensuring the purity and reliability of their drugs are beyond dispute."

"... A passion for purity is displayed in regard to every article. The laboratory for the analysis of Drugs is one of the notable features in their manufactory. Not only is the raw material tested by Messrs. Boots analysts before it is bought, but again when the Drug is taken into the warehouse it undergoes most rigorous examination before the bulk is broken and the Drug finally dispatched to be sold at the various branches up and down the country. Indeed, the system of testing Drugs at Messrs. Boots is one of the most complete that has ever been devised. A staff of qualified analysts spend their whole time on the work."

You are Safe in dealing with

Over 700 Qualified Chemists on the Staff.

100 Branches in and around London, and altogether 550 Branches in Town and Country.

CASH Boots CHEMISTS LTD COPYRIGHT

who have a large staff of highly trained Analytical Chemists making over 200 Examinations per week of all drugs bought and preparations made by the firm—this enables them to guarantee their high standard of PURITY and EFFICIENCY.

Issued by Boots Pure Drug Co., Ltd.

CITY NOTES.

(*For Financial and Insurance Letter-Box, see page 28.*)

Consolidated Oil Fields of South Africa.

As will be gathered from an announcement on another page, the South African Government is evincing considerable interest in the operations of this company, whilst, according to the latest reports from the Company's representative in South Africa, a strong American group is now actively engaged securing oil rights over various portions of the Ceres district. We have no hesitation, by way of a New Year's tip, in advising our readers to secure an interest in the company whilst the shares are obtainable at anything in the neighbourhood of their par price.

Daejan (Java) Rubber Estate, Ltd.

Formed during the height of the rubber boom of two years ago, this company rushed through the opening and closing of its lists by allowing investors but twenty-four hours to come into it. As the prospectus stated that the whole of the 2s. shares then issued, namely, 430,000, had been underwritten and that the vendor syndicate had stipulated for a call at par during five years of the unissued capital of the company, the public, no doubt, did not go very closely into the prospectus. The fact that all the arrangements had been made to form the company and to issue its reserve shares whether the public came in or not, would not go far, particularly during the excitement of a boom, to make investors rush in. Subscribers are now making a great parade of their woes and complaining that the chairman of the company was interested in the promotion, that the vendor syndicate made a large profit, and that the chairman's brother is a member of the firm who are auditors of the concern. All these facts were, however, disclosed in the prospectus and it does not lie in the mouths of those who had the opportunity of acquiring the knowledge before they subscribed to raise them now. Having said this, it is but fair that we should point out that one statement of fact in the prospectus, upon which the public undoubtedly came in, was that the directors reserved the right to call upon the vendor syndicate to exercise such option (*i.e.*, the option to subscribe for the unissued capital of the company at par, during five years) in whole or in part on receipt of 60 days' notice. From the last report, just issued, it appears that the directors have taken it upon themselves to issue £7,000 6 per cent. first mortgage debentures, entitled to 20 per cent. of the net profits until redeemed, the company being short of cash and this method of raising the wind being adopted as, so the directors say, "it is impossible at present to issue the £12,000 of shares in reserve." In view of the fact that the Board has the right to compel the vendor syndicate to supply this £12,000 under their option, the question naturally arises why the directors have not exercised it. We shall be interested to learn what their answer is.

The General Motor Cab Fiasco.

The past year has been a busy one with the General Motor Cab Company. In order to appreciate the occurrences which have led to the present deplorable position of the Company it is necessary to go back to July, 1899, when the issued share capital stood at £823,412, and £400,000 of Five per Cent. First Mortgage Debentures of £20 each were offered to the public at 98 per cent., the whole having been underwritten by the United Investment Corporation, Ltd., at a commission of no less than 10 per cent., the Corporation receiving another £10,000 for making the issue, thus pocketing £50,000, less the sums expended in advertising and commission to sub-underwriters. At that time the Company had three trustees for the debenture-holders and no fewer than thirteen (*absit omen!*) directors, Mr. Davison Dalziel, M.P., being chairman. The prospectus stated that the profits of the business for the six months ending January 31, 1909, had amounted to close on £102,000, or at the rate of £204,000 per annum, but that this return had been obtained on only a portion of the company's cabs, and that the period covered the most unfavourable part of the year for the Company's operations. It also stated that it was "anticipated that the redemption of the Debentures will be provided for without interference with the sums available for the distribution of dividends on the share capital." Everything was painted in the rosiest of colours and the issue went off with a bang. The second "bang"—but of a different nature—came early in March, 1912, when the directors, at the point of the revolver, forced shareholders to permit their holdings to be substantially reduced. It was then found that the Company could not go on unless some sacrifice were made by its members, and Mr. Davison Dalziel, whilst putting a brave face on matters, announced his impending resignation from the board. However, a section of the shareholders went to the Courts, and finally succeeded in upsetting the scheme. Then came Bang No. 3, when it was announced that the directors had concluded an agreement with the persons who had proposed the abortive scheme to the Company, by which they were to lend it £600,000 at 7 per cent., and 35 per cent. participation in the profits after charging interest on the loan, the remaining 65 per cent. going to shareholders after the lenders had received their "whack," subject, however, to writing off £65,000 per annum for depreciation. This agreement was concluded last May without the shareholders being consulted. And now comes Bang No. 4, in the shape of the Directors' Report and Accounts to July 31 last—that is to say, to within two months of this agreement being concluded they show that whilst the trading profits had been over £81,000, the shareholders had to face a loss of £11,154, the total amount carried to the debit of Profit and Loss being just on £149,000! The accounts show that the Company has £238,000 left in cash out of the £600,000 borrowed, that the issue and redemption of the old debentures cost £53,000, and the expenses in connection with raising the loan of £600,000, £52,000, making £105,000, and that the lenders of the £600,000 received £17,200 as debenture and loan interest, and £9,000 as their proportion of profits. The auditors, Messrs. W. B. Peat and Co., report that the stocks on hand and in use had been valued by the Company's own officials, that no amounts had been written off certain assets, and they decline to confirm the sufficiency of the depreciation written off rolling stock. Bang No. 5 is now in store for the shareholders, it having been announced at the annual meeting held just before the holidays that the capital of the company will have to be written down drastically. We have no hesitation in saying that a genuine and most promising venture has been strangled by the worst possible financial management. The £600,000 loan appears to have been procured on exorbitant terms, and the amount borrowed was excessive, as the Company has practically £200,000 cash at its bankers for which no immediate use can be found. Since the period 1909-10 no dividend has been paid on the Preferred Ordinary shares, and the "security"—a £4 stock—can now be bought for 30s. a dozen!

Still more Pump Court Piffle.

We notice the following illuminating answer to a correspondent who sought the advice of the "Financial" Editor of the *Observer*:—

> F. J. W.—We know nothing sufficient about it at present. It would be absurd to subscribe on such information. But you can wait and see more about it.

We hope the correspondent is duly grateful for this expert guidance.

The United Malaysian Rubber Co.

It is impossible with the limited space at our command to do more than touch upon a few of the points which shareholders in this venture should consider. The estimates of profits stated to be "based on actual sales of rubber made from crude Jelutong obtained by the old method of coagulation" were given in the prospectus as £160,000 for six months in £1910, £600,000 for 1911, and £1,000,000 for 1912, and so on, and these calculations were, it was alleged, "based upon an estimated profit of 2s. per lb., which in no way corresponds to the profits that can be expected with the present high price of rubber." The capital at the time was £2,000,000 and in 1911 200,000 preference shares were created, the then chairman of the company stating to shareholders that he had only recently joined the company, but that, before doing so, he had taken care to satisfy himself that in all respects "we have a very good business which gives every promise of becoming a most successful and profitable undertaking in future." This was eighteen months ago. For the thirteen months to June 30th last, and with the additional working capital, the company's output of rubber was 980,383 lbs., and it incurred a loss £9,854 in winning it. In these circumstances it is just as well that the prospectus estimate of 6,000,000 lbs. for 1911 was not realised, for if the company lost £10,000 on obtaining 900,000 lbs. it would have lost some £65,000 in producing 6,000,000 lbs. So the shareholders ought to be thankful for small mercies.

"Bullets" THE STRAIGHT Competition.

Oil Within the Empire.

South Africa's New Industry.

A parent Company has recently been formed for the purpose of seriously exploiting, for the first time, the vast oil lands known to exist in South Africa. It is called the

CONSOLIDATED OIL FIELDS OF SOUTH AFRICA, LIMITED.

Its capital is £250,000, divided into 250,000 shares of £1 each, and its offices are at 29 and 30, Old Jewry, London, E.C.

The Company has acquired exclusive rights for working **Oil and all other Minerals,** for a period of ten years, over 150 square miles in the Ceres district—together with the option of acquiring the freehold of the properties at any time during that period.

Eminent Oil Experts from all parts of the world have examined the ground and certified to its petroliferous character.

The Scheme has been received with great cordiality by the Press of the United Kingdom and of South Africa.

The importance of the new industry to both the Colony and the Empire cannot be overrated, Ceres being within 100 miles of South Africa's naval base.

The potentialities of the Company are enormous. According to a leading American authority, its £1 shares may at any moment spring up in value to £200.

Since the advent of the Company American capitalists have been taking up oil lands in the Ceres district.

The imports of oil into South Africa exceed £500,000 per annum.

"There are more millions in 'Oil' than have ever been got out of all the world's gold mines," says Mr. Rockefeller.

"We may look forward to an African petroleum trade with the world," says a recent Cape Government publication.

"Neither the discovery of diamonds nor of gold has more potently affected the prospects of the country than would the development of a single flowing well of petroleum," says the *Diamond Fields Mining News.*

The South African Gov rnment is evincing considerable interest in the undertaking and desires to be kept informed of the progress made.

The operations of the Company are not confined to the Ceres district, and negotiations are in progress for the acquisition of oil lands in other parts of the Union of South Africa.

The pioneers of the new industry are the **South African Petroleum Exploration Syndicate, Limited,** of 80, Coleman Street, London, E.C., from whom all further information may be obtained.

JOHN BULL'S FINANCIAL AND INSURANCE LETTER-BOX.

Letters containing enquiries must be addressed to the City Editor, JOHN BULL, 52, New Broad Street, E.C. The names and addresses of correspondents must be enclosed, not, of course, for publication, but in token of good faith. Anonymous communications will be disregarded.

A Postal Order for 1s. must accompany each Financial or Insurance Enquiry.

CONSOLIDATED OIL FIELDS OF SOUTH AFRICA.—"AFRICANDER."—Our information is that the Company is going strong. By all means stick to your shares.

MOFFATS, LIMITED.—BAILEY.—We think you have a cause of action against the Receiver, but we do not know of any solicitor who would take up the case on the terms you mention.

OTTOMAN BONDS.—GLAM.—There are several issues of these Bonds, the principal one being Turkish Unified. It is difficult to give advice without knowing which kind you hold.

PANAMA BOND.—MINT.—The certificate you send us is worthless, the Mint Publishing Company having been wound up a few years ago. You had better communicate with the Official Receiver in Companies Liquidation, Carey Street, London, W.C.

HAMMERSMITH SKATING RINK.—HARD HIT.—This concern is wound up and your money is lost.

WM. HARROLD AND CO.—A NEW READER.—We have had various complaints about this firm and would advise you to put the matter in the hands of a solicitor.

OIL SHARES.—A. F. H. (Cardiff).—Hold Premier Oil; they are likely to improve. We have already expressed a favourable opinion regarding the other concern you mention. The pick of the basket is Consolidated Oil Fields of South Africa.

CUNLIFFE, RUSSELL AND CO.—S. P. J. (Swansea).—A very respectable firm, and your friend will be quite safe in dealing with them.

FIVE INVESTMENTS.—BYKOL.—Brazil Railway Preferred is the best stock on your list, but they can only be considered a second-class holding. As regards Spanish Rivers, the bonds are quoted but not the preferred. There is also no official quotation yet for Nos. 3 and 4. We cannot trace the United Railways Investment Co. Upon the whole, we consider that you can make investments to better advantage than in the securities mentioned, and, if you wish it, we will draw up a suitable list for you. We do not advise dealings with the firm you mention.

MINING CLAIMS.—J. A. M. (Chalk River).—Your best plan would be to advertise in the *Times*, *Financial News*, and *Financial Times*. This might bring you into touch with people willing to take up the matter.

MERCEDES DAIMLER MOTOR.—A. W. H.—You should have made enquiries before committing yourself to the purchase of these shares, for which there is no market.

CROWN INVESTMENT SYNDICATE.—J. A. Q. (Glasgow).—Have nothing to do with these blind pools.

CHANNEL COAST AND MEDITERRANEAN FREEHOLD RESORTS, LTD.—W. A. Y. (Stepney Green).—There is no market in these shares, but we suggest that you should communicate with the Secretary of the Company, who may be able to find you a purchaser.

UNITED FRIENDLY INSURANCE COMPANY.—G. E. W. (Chatham).—The accident policy you hold was issued in January, 1912, and recites, that it does not cover any incapacity arising from Tuberculous disease. We fear, therefore, that you could not establish a legal claim for compensation.

CITY LIFE ASSURANCE.—E. S. P. (Monmouth).—Having paid the first loan you are entitled to buy another house by leaving the first five years' payments with the Company as their margin of security. These payments should be applied towards the payment of Life Assurance, and, having selected their Mortgage Redemption table, you would, year by year, gradually reduce the loan and the premium payment. The advantage of this system is that the loan and assurance premium are automatically reduced, whilst should death occur before the loan is repaid, the outstanding portion would be discharged by the Life Assurance cover, and the deeds of the property handed over to the legal representatives free from any mortgage charge. This seems to us a very excellent method of combining the benefits of Life Assurance and House Purchase and cannot be too widely known.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION.—MANCHESTER.—An old-established office working on the mutual system. The funds at the end of 1911 exceeded nine millions sterling. The premiums for Whole Life or Endowment policies with profits, are somewhat higher than those of other first-class Companies. The Institution is quite safe, economically managed, and makes satisfactory bonus distributions.

MUTUAL PROPERTY INVESTMENT AND ACCIDENT CO.—ANXIOUS ONE.—Write and ask the Company if they are prepared to accept the surrender of the certificate you hold. The recent decision of the Courts affecting this and other Companies transacting Bond Investment business has necessarily placed them in a very awkward predicament. We have not heard that this Company has made the required deposit, and until they do so, they are not empowered to issue any further certificates in the nature of "Bond Investments."

WESLEYAN AND GENERAL ASSURANCE.—C. W. S. (Croydon).—As the declarations purporting to be signed by your parents were not so signed someone must have forged the signatures, and the policies are irregular. Where fraud can be proved the Courts would undoubtedly set the policies aside and order the return of the premiums. You had better take up the matter with the Society.

BRITANNIC ASSURANCE COMPANY.—A. P. (Manchester).—The two policies issued in 1905 and 1906 respectively are described as "Ordinary Branch" Whole Life Assurance, and are on "the life of another." It is a revelation to us that "Ordinary Branch" policies should be issued for such comparatively small amounts. There is, however, no legal barrier, but it raises the point as to where "Industrial" insurance ends and "Ordinary" begins. One fourth only of the sum assured is payable if death occurs at, or prior to, the expiration of 26 weeks; one half after 26 weeks and prior to the expiration of 52 weeks. After 12 calendar months "full benefit" is allowed. These policies you say were taken by your wife on the life of her mother, who had no knowledge at the time of the assurances being effected. They are not illegal on this account, and are in order provided they were taken out for the purpose of defraying expenses in connection with the death or funeral of the assured. These "Ordinary Branch" policies do not provide either for a cash surrender value or the issue of a free paid-up policy should the premium payments, for any reason, have to be discontinued. You inform us that, wishing to let the policies lapse, you enquired at the local office what they would allow, and were told the Company could not refund anything until 10 years after issue, and then only 3s. in the £. You had better get this statement confirmed, in writing, from the Head Office, as the policy conditions make no such provision.

NORTH BRITISH AND MERCANTILE.—DRAAR.—You may rest quite contented with your Endowment policy. This office is in the front rank and ample provision is made from time to time to meet all current and future liabilities.

NORWICH UNION LIFE.—ASHTONIAN, H. T. (Putney).—Send us the policies for perusal and we will advise.

FIDELITY GUARANTEE.—C. DE K. (Rotterdam).—We are unable to give you in these columns a complete list of English Companies transacting this class of business. Try the following: Alliance Assurance Co., Bartholomew Lane, E.C.; British Union and National, 5, Walbrook, E.C.; Law Union and Rock, Old Serjeant's Inn, W.C.; Northern Assurance Co., 1, Moorgate Street, E.C.; Northern Equitable Insurance Co., 4, Bucklersbury, E.C.; Guarantee Society, 19, Birchin Lane, E.C.

FIRE INSURANCE.—H. B. (Trelaw).—There is no legal objection to your effecting a policy with another office to cover the increased risk. The Company with whom the property is now insured must, however, be advised, and if they agree, an endorsement must be made on the policy to the effect that your present Company would be liable only in a rateable proportion of the whole sum insured in the event of loss. The alternative is for you to transfer the insurance to another office, but we do not advise this, unless you have good reason for desiring to make a change.

PEARL LIFE ASSURANCE.—C. J. H. (Hoxton).—The absence of your father's signature from the proposal form does not *ipso facto* invalidate the policy. It is, therefore, legal, and was issued bearing your name as the proposer. You should follow the Company's recommendation and see the "conditions be strictly observed," especially condition 3, relating to the payment of the weekly premium, as in the event of non-payment for a period exceeding the days of grace allowed, the policy will become void and all premium payments be forfeited to the Company, there being no provision in the conditions either for the payment of a cash surrender value or the issue of a free paid-up policy, should the premiums for any reason have to be discontinued. It is against the omission of such a provision, which would at any rate protect some portion of the savings of the thrifty poor, that we are recording our protest week by week. CONSTANT READER (Towyn).—If your daughter, at the time she effected the assurance on your life, had no expectation that she would incur expenses in connection with your death or funeral, we are of opinion that no legal contract was created. In the circumstances you mention we are loath to advise you to take proceedings, and think you had better leave the position as it is.

LIVERPOOL LEGAL FRIENDLY SOCIETY.—B. S. A. (Goole).—Not being the parent of the child on whose life you effected an endowment policy twelve years ago, and as you do not appear to be in any way responsible for its maintenance, it follows that you cannot establish insurable interest. How is the policy described? Is it issued in your name as the proposer? If not, we fear you could not legally claim the sum assured on the child attaining the age of 21. It would be advisable to consult a solicitor and have the matter put right.

COLONIAL MUTUAL LIFE.—H. P. (Glasgow).—We should make another selection for the Endowment Assurance you propose taking up. The three offices you mention—viz., the Sun Life, Scottish Widows and Scottish Life—are progressive and sound, and offer advantages to policy-holders from standpoints that vary. There are, of course, others, and if you wish us to give our opinion on the all-round merits of the office you may select we will do so on hearing from you again.

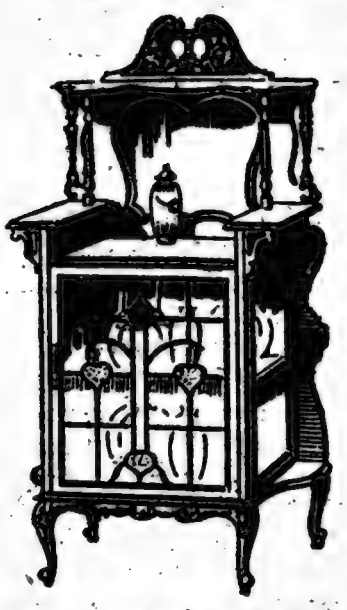
LAW INTEGRITY INSURANCE.—INDEX.—We have not received the accounts of this Company, so cannot tell you in what security the statutory deposit of £20,000 reported to have been made has been invested. The securities lodged would have to be approved by the Paymaster-General, and when we see the list we shall be able to answer your query as to the interest yield derivable from this specific investment. Meanwhile, if the Company cares to send us the detailed particulars, we will publish them for your information and that of other correspondents.

REFUGE ASSURANCE CO.—H. C. A. (Bath).—The policy is on the "life of another," and is in order if issued to cover funeral expenses. The proposer, designated "the assured," is the sister of the person whose life is assured, and is entitled to the benefits of the policy, which she may dispose of by will or assignment. The person whose life is assured has no legal interest whatever in the policy. You state that neither the assured nor her sister ever signed the proposal form. The Act of 1909 does not call for the signature of the person whose life is assured. In this respect the Act should be amended. No provision is made for either the payment of a cash surrender value or the issue of a free paid-up policy, so that in the event of the premiums being discontinued before a claim arises, or the policy matures, all payments made by the assured would be forfeited to the Company.

(A large number of replies are held over.)

£1,000 in "Bullets" Prizes this Week.

THE GREAT SALE IN SOUTHAMPTON ROW



Dainty Louis style Cabinet, with bevelled glass; lined pale green silk.
£2.7.6

£100,000 worth of Furniture going at Bargain Prices

Hundreds of handsome pieces, some slightly soiled, others in perfect condition, are being offered at less than second-hand prices to make room for new models. Don't miss this great Sale—call to-day and get the best selection. Everything is marked in plain figures and can be supplied on our

Ideal Payment System

which has been so successful for over 50 years. No deposit, no interest, no extra charges whatever.

Quaint Oak Bureau, finished any shade.
£2 . 18 . 6

Terms.		
Worth.		Per Month.
£10	£0	6 0
£20	0	11 0
£50	1	8 0
£100	2	5 0
£200	4	10 0
£500	11	5 0

Or by other proportionate payments to suit purchaser's convenience.

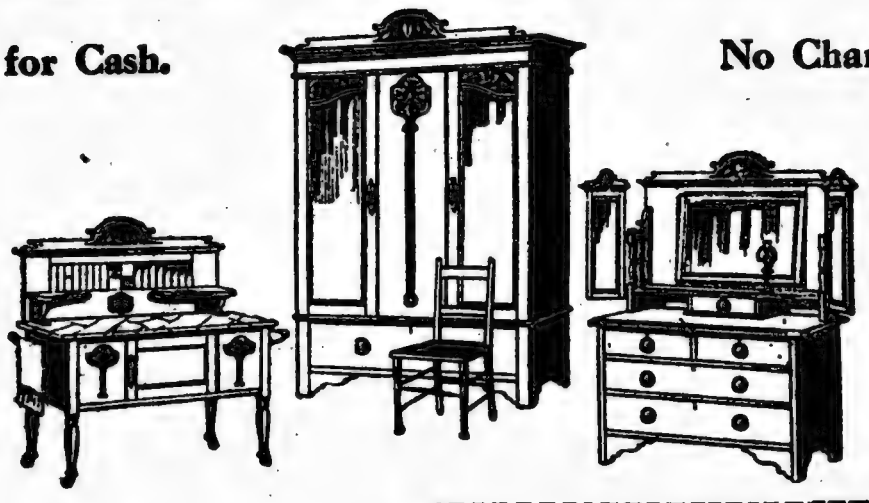
Get Our Sale Bargain Catalogue To-Day.

Fill in the coupon below and we will send you a copy at once, giving illustrations of hundreds of special bargains to be found in our spacious showrooms.

10% Discount for Cash.

TRAIN FARES PAID.

In order that Country Customers may make a personal selection we pay their fares to town on all orders of £20 and upwards. Country orders packed and delivered free.



No Charge for Credit.

Charming Bedroom Suite, of new design in Oak, Satin Walnut or Walnut, sound in construction and extremely well finished.

£13.13.0

Hours— 9 to 8.

Midland

Furnishing Company, Ltd.

15 to 23 Southampton Row, Holborn, London, W.C.

A

Fill in this Coupon.

Please send me post free a copy of your Sale Bargain Catalogue.

Name .....

Address .....

.....

B

15,000 PRIZES

ALREADY AWARDED.

We have already awarded over 15,000 prizes for "Bullets." This week we are offering once again upwards of 3,000 valuable cash and other prizes.

IMPORTANT.

EVERY COUPON received, whether it arrives early or on the closing day of the Competition, is carefully and conscientiously READ TWICE by our special staff of adjudicators.

First Prize £200

2nd Prize £25 - 3rd Prize £10

Ten Prizes of £2 10s. each,

A Large Number of £1 and 10s. Prizes,

200 Prizes of 7/6 each,

AND

3,000 OTHER VALUABLE PRIZES.

THIS WEEK'S PRIZES VALUE OVER £1,000!

Bullets can only be constructed from any of these 40 Examples:—

BUCKINGHAM PALACE
PANTOMIMES
HONOUR AND OBEY
UNPREPARED
CITY WAITRESS
NEW YEAR'S VOW
PORK PIE
GIVE AND TAKE

BIG SURPRISE
STEPMOTHER
WINTER EVENINGS
SIR FRANCIS BRIDGEMAN
WHY NOT
SNOW BALL
WHEN ALGY ARRIVES
MY REGRET

HER FIRST PUDDING
TALKATIVE BARBERS
TAKING PHYSIC
POPULAR SONG
A GREENHORN
MY OLD MAN
BANANA SKIN
THE MILKMAN

OLD BAILEY
BANK OF ENGLAND
BRIDGET'S BREAKAGES
WEST END
HAMMER SLIPPED
HE AND SHE
POPULAR IDOL
SLOW AND SURE

COLONIAL PREFERENCE
ACHES AND PAINS
AUSTEN CHAMBERLAIN
SLEEPING BEAUTY
THE LATEST FAD
LITTLE TICH
NOT MARRIED
PENNY BAZAAR

HOW TO MAKE YOUR BULLETS.

First choose any of our forty examples. Then give two or three words having some bearing on the example chosen. The FIRST and LAST word selected MUST begin with ANY OF THE LETTERS in the example chosen. If three words are selected any word can be used as the middle word.

For instance, if you take the example "PANTOMIMES," and choose the letters "T" and "P," using the word "youngsters" as the middle word, you can form the Bullet "THE YOUNGSTERS' PARADISE"; or from the example "PENNY BAZAAR," the Bullet "BARGAINS PLENTIFUL" can be formed. Again, if you take the example "ACHES AND PAINS," and choose the letter "G" as initial letter for both the first and last word you can form the Bullet: "GOLD WEATHER'S CONSEQUENCES."

KINDLY NOTE

That Competitors who have already won any prizes, large or small, in this competition are in no way debarred from winning again.

Competitors can send in two BULLETS on one coupon for sixpence, but if both coupons are used a postal order for one shilling must be sent.

☞ **Continental competitors please note that:—**

FOR THIS COMPETITION THEY ARE ALLOWED UNTIL FRIDAY, JAN. 10th. TO SEND IN.

IMPORTANT.

Coupons arriving on the date of closing are read with just as much trouble and care as those arriving earlier. "BULLETS" is the ONLY Competition in which every Coupon is READ TWICE.

Closing date, Wednesday, Jan. 8th.

Example .....

Bullet .....

Example .....

Bullet .....

(14) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page, and agree to accept the published decision as final and legally binding.

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

Not more than three words may be used to construct a Bullet.

Closing date, Wednesday, Jan. 8th.

Example .....

Bullet .....

Example .....

Bullet .....

(14) P.O. No. .....

I agree to enter this competition in accordance with the rules and conditions announced on this page, and agree to accept the published decision as final and legally binding

Signed .....

Address .....

.....

.....

A Sixpenny P.O. Must Accompany this Coupon.

If Both Coupons Are Used a Postal Order for 1/- Must Be Sent.

ENVELOPES SHOULD BE MARKED "BULLETS NO. 14," "JOHN BULL," LONG ACRE, LONDON, W.C.

The ink will not run if the coupon is slightly warmed before being used.

"BULLETS" RULES (*which must be strictly adhered to*).

1. The First Prize will be awarded for what, in the opinion of the editor, assisted by a competent staff of adjudicators, is the best Bullet received, and the other prizes in order of merit. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons on this page, and only two attempts may be written on each coupon.

3. Both coupons may be used, but each coupon must be accompanied by a postal order for 6d., made payable to JOHN BULL, and crossed ~~& Co~~. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons. Stamps will not be accepted.

4. Coupons must not be cut or defaced in any manner, or have portions of another coupon pasted upon them.

5. Entries must reach us not later than the first post on the morning of Wednesday, January 8th.

6. The Editor undertakes that every Bullet reaching him shall receive careful consideration by a competent staff; but the Editor will not hold himself responsible for coupons lost or mislaid.

7. No correspondence can be entered into concerning this competition.

8. The Editor's decision on all matters concerning this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

RESULT OF ELEVENTH BULLETS COMPETITION.

FIRST PRIZE OF £200:—

Mr. FRED LEWIS, 5, Margaret Street, Hull.

Example:—LORD KITCHENER.
Bullet:—NATION'S HIDDEN TREASURE.

SECOND PRIZE OF £25:—

Mr. G. E. ROSS, 25, Fisher Road, Meersbrook, Sheffield.

Example:—MANY HAPPY RETURNS.
Bullet:—SUNDAY'S JOINT EXCEPTED.

THIRD PRIZE OF £10:—

Mr. JOHN THOMPSON, 45, Albert Street, Penrith, Cumberland.

Example:—TOMMY ROT.
Bullet:—RECRUITING OFFICER'S TALES.

TEN Prizes of £2 10s. are awarded as follows:

Mr. D. HAMILTON, 12, Worcester Road, Redditch, Worcestershire (EVERYBODY'S WANTING IT—TRUTH CONCERNING EMIGRATION); Mr. J. A. HOSKIN, 23, Percy Terrace, Lipson, Plymouth (ROSY CHEEKS—COLOURED TEARS EXPLAIN); Mr. E. HARRIS, Attendant, Underground Laboratory, Marble Arch, London, W. (THE BISSUS—MISUNDERSTOOD CLERGYMAN EVIDENTLY); Mr. A. BENNETT, St. Elmo, Manor Road, Itchen, Southampton (EVERYBODY'S WANTING IT—DIVIDENDS WITHOUT RISK); Mr. GEO. WELCH, 23, Airey Terrace, Gateshead-on-Tyne (SAYING GOOD BYE—AFTER DINNER BUTTON); Mr. G. G. ATTRILL, 67, Station Avenue, Sandown, I. of W. (EVERYBODY'S WANTING IT—WILLING LENDER'S ADDRESS); Mr. A. SEAGER, 3, Grove Park Terrace, Par Lane, Par, Cornwall (BARMAID—RESTRICTS "IRISH" MEASURES); Mr. E. COLWELL, 172, High Street, Sheerness (COMPANY PROMOTER—"OLD MOORE" OUTDONE); Mr. C. M. DARVILL, Rushmoor, Ashley Green, Berkhamstead (EVERYBODY'S WANTING IT—ENGLAND'S SHIPPING SUPREMACY); Mr. W. H. FAINT, 4, Ashley Terrace, Farnham, Surrey (ROSY CHEEKS—SNAPPED SUSPENDER CAUSED).

10 PRIZE WINNERS of £1 EACH.

BOOTH, J. A., 5, St. Anthony's Place, Greenhill, Blackpool.
ELLIS, A., 171, Clarence Street, Sheffield.
DEAN-PITT, Mrs. M., 43, Vernon Road, East Sheen, S.W.
HAYGARTH, W. D., 40, Windsor Street, New Brighton.
PACKER, Mrs. M., 11, Middle Friars, Stafford.
PIGGOTT, W., 41, Clement Street, Higher Openshaw, Manchester
RODEN, R., 26, Springfield Road, Moseley, Birmingham.
ROPER, F. S., Old Wood, Tinbury, Worcestershire.
WARNER, A. E., London Road, Markfield, near Leicester.
WOOTEN, J., 125, Sumatra Road, West Hampstead, London, N.W.

20 PRIZE WINNERS of 10s. EACH.

ASHTON, Mrs. F. H., 37, Forrest Road, Edinburgh.
BRANDAY, J. L., 27, Hamstead Road, Handsworth, Birmingham
CASSBERY, W. R., 39, Cranworth Road, Worthing.
CLAYTON, V. V., 1, Dryburgh Rd., Putney, London, S.W.
CLARK, P. R., 77, Clifton Crescent, Peckham, S.E.
FOX, Miss R. G., "Belcoo," Hildaville Drive, Westcliff-on-Sea.
FRANCIS, A. J., 105, Connaught Road, Roath, Cardiff.
FRANCIS, Miss C., 45, Douglas Street, Derby.
HUMPHREYS, J., 64, Baron Road, Canning Town, E.
LUCK RUTH, 44, Cowley Mansions, Cowley Road, Brixton.
LYNE, A. E., Worcester Regiment, Parkhurst, I. of W.
MACKENZIE, A. D., 11, Albany Street, Leith, N.B.
NEWCOMBE, E., 39, Hartington Road, Leicester.
NORRIS, G., 7, Constance Road, East Dulwich, S.E.
RIDGARD, J., 97, High Street, Shelton-in-Cleveland, Yorks.
RIMBAULT, E. F., 93, Albert Road, Ilford.
SPARROW, W., 39, Kepler Road, Brixton, S.W.
WELLS, F., 47, Wilberforce St., Laisterdyke, Bradford.
WILLIAMS, D. T., c.o. 7, Hanbury Road, Bargoed, nr. Cardiff.
WING, A. W., 7, Church Street, Uckfield, Sussex.

SELECTION FROM LIST OF 400 WINNERS OF SPECIAL CHRISTMAS TURKEYS. "BULLETS" COMPETITION NO. 11

The Completion of this List of the 400 Turkey Winners will be found in "Mrs. Bull" dated Jan. 11th.

Aydon, J., 20, Corbett-st., Rugby.
Austin, O. H., 6, Stockwell Park-cres. Brixton, S.W.
Austin, E., 2, Nursery Villas, Lyminster Crossing, Wick, nr. Littlehampton.
Austin, Edw., 110, Philbeach-gdns., Earl's Court, S.W.
Ascoli Dan, 38, Pellat-grove, Wood Green, London, N.
Arthur, T., 30, Newington Causeway, S.E.
Arch, Percy B., 24, Norfolk-st., Boston, Lincs.
Ardaster, R., 168, Douglas-rd., Acocks Green, Birmingham.
Angell, Miss A., 93, Sandy Park-rd., Brislington, nr. Bristol.
Andrews, Fredrk., 17, Albert-st., Maidstone.
Amor, F., 33, St. Mawr-rd., Fulham.
Allen, Bruce, 48 Elsinore-rd., Forest Hill, London, S.E.
Acdy, Frank, "St. Olaves," 82, Ladywell-rd., Lewisham.
Adlard, William, 32, Snaefell-ave., Tuebrook, Liverpool.
Adkins, Alf. Signalman, Oakel st. Station, G.W.R., nr. Gloucester.
Adams, Ted, Land Valuation Offices, Valley Bridge, Scarborough.
Adams, Miss E., Beethoven House, Charles-st., Rothwell, Northamptonshire.
Bush, Mrs. Ethel, "Waverley," Plymstock, Devon.
Button, Thomas, 4, Chesney-st., Battersea.
Burgin, E., 38, Osborne-rd., Nether Edge, Sheffield.
Bell, J., 44, Bute-st., Cardiff.
Buckeridge, E. H., 32 Earlham-grove, Forest Gate, E.
Brown, Percy C., Lyndhurst, Gravelly Hill, Birmingham.
Browning J. Hazelville, Victoria-gdns., Horsforth.
Brown, Henry E., 25, Bournemouth Park-rd., Southend-on-Sea.
Brown G. A., 77, Pontygwindy-rd., Caerphilly, S. Wales.
Brown, F. G., 14, Fairmead-rd., Holloway.
Brookes, Mrs. Richard, 1, Watson-st. Burton-on-Trent.
Brock, Mrs. Louie M., "Avalon," Haunaville Park, Terenure. Dublin.
Broad, Mrs. J., 22, Spencer-st., Parkrd., Battersea, S.W.
Brett, W., 105F, Queen's-rd., New Tredegar, Mon.
Brand, Mrs. K., 18, Otterburn-st., Tooting, S.W.
B[illegible] F. 23 Cornwall-rd., Brixton Hill, S.W.
Branch, W. J., Granville House, West Bergholt, Colchester.
Brake, W. M., 15, Godfrew-st., Nether field, Notts.
Boyd, Mrs., 96, Laisterdyke, Bradford
Bowden, T. D., 7, Wadhays Hill, Wolverhampton.
Betwood, Miss M., 28, Trinity-rd., Birchfield, Birmingham.
Botham, J. W., 47, Clarendon-sq., Euston, London N.W
Booth, Mrs. M. E., 20, King's-rd., Leeds.
Bolton, John, 21, Oldham-rd., Waterloo, Ashton-under-Lyne.
Bolton, T., 35, Liverpool-rd., Islington, N.
Bolton G., 53, Melbourne-grove, East Dulwich, London, S.E.
Bolland, John W., 46, Derwent-rd, Liverpool.
Boggis, F., 3, The Hill, Witney, Oxon.
Blanchfield, Miss Marion, Courtmacaherry Cork, Ireland.
Bland, J., 8, Fried-st.-ave, Kettering, Northants.
Blackburn, W., 4, Walton Villas, Brunswick-ave., Hull.
Binington B. A., Melrose Villa, Old Kilpatrick, Glasgow.
Bickerstaffe, L., Chelmsford, Larne Harbour, co. Antrim.
Bevercombe, Mrs. A. E., Crescent rd., Cowley, Oxon.
Berry, P., 216, Winchester-rd., Lower Edmonton, N.
Bellingham, Frank J., 87, Station-rd., Handsworth, Birmingham.
Bell, W., 55, Foundry-st., Barrow-in Furness.
Beck, R., 92, Vincent-rd., Sheffield.
Beaumont, H. G., 17, Cambridge-rd, Teddington.
Bauld, Robert 47, N. Glencraig, Glencraig, S.O. Fife. Scotland.
Batting, George F., 17, Kitchener-rd., Forest Gate, E.
Barton, Mrs. E., 54, Bredon-rd., Addiscombe, Croydon.
Barrett, H. H., 2 Upper Cliff-rd., Gorleston-on-Sea.
Basset, Herbert, 13, Gordon-rd., Sevenoaks, Kent.
Bassford, H., 36, Sparkenhoe-st., Leicester.
Bashall, Jas., 33, Meadow-st., Preston Lancs.
Barker, Walter, 190, Ashley-rd., Hale, Cheshire.
Barnes, J., 59, Carter-st., Uttoxeter, Stoke-on-Trent.
Barlas, James, Bridge of Earn, Perthshire.
Bamberry, A. H., 20, Ranscombe-rd., Brixham, South Devon.
Baldwin, Mrs. C., 3, Albert-ter., Cainscross, Stroud, Gloucester.
Baker, Walter, 12, Sussex-st., Birkenhead, Cheshire.
Bailey, Mrs. K. M., 121, Westbury-rd., Ilford, Essex.
Baron, A., Imprasu Uplands-rd., Leigh-on-Sea, Essex.
Curnick, Mrs. A., 62, Hubert-grove, Stockwell, S.W
Cullen, John, 33, George-st.-gdns., Brighton, Sussex.
Cull, William S., Fern Cotte, Rodborough, Stroud, Gloucester.
Craddock, H., 122, George-st West, B'gham.
Cox, E. C., Harwood, Salterns-rd., Parkstone, Dorset.
Cowell, Henry, 101 Powis-st., Woolwich.
Cossins, Francis W., Heath House, 31, Richmond Park-rd., Bournemouth.
Cooper, E. M., 76, Sulvan-ave., Bowes Park, London, N.
Coombe, Mrs. Ada, 48 Portland rd., Blackpool.
Callister, William Callin, 64, Murray's-rd., Douglas, Isle of Man.
Collins, Mrs., 62, The Common, Woolwich, S.E.
Cockburn, David, 13, Inveresk-rd. Musselburgh, Scotland.
Clinch, Alfred, Bowl Reed, Borden, Sittingbourne, Kent.
Cliiton, Thos., 781, London-rd., Derby.
Cliffe, F., 109, Lumley-rd., Horley, Surrey.
Clark, Mrs. A., 10, Harold-rd., Upper Norwood.
Chisholm, James H., Shrine-pl., Broxburn, Scotland.
Chapman, Richard, 100, Beccles-rd., Lowestoft, Suffolk.
Chapman, C. S., 49, Edith-ave., Plym'th
Chambers, E. M., 58, High-st., Maidenh'd.
Chambers, F. W., 2, Tudor-ter., Boltonrd., Small Heath, Birmingham.
Chalmers, H. J., 1, Branch-pl., Hoxton.
Caslake, Thomas, 11, Moss Hall Villas, Regent's Park-rd., N. Finchley.
Carter, Tom, 189, Commercial-rd. Newport, Mon.
Canham, A. H. L., Manager Naval Stores, 45, Half Moon-st., Portsea, Portsmouth.
Campbell, Miss F., c/o W. Hardwick, North Western Arcade, Birmingham.
Cameron, D. 56, Boundaries-rd., Balham, London, S.W.
Cally, A. E., 41, George-st., Brighton.
Calder, Alexander, 14, Dalmeny-st., Leith, N.B.
Calvert, George, 100, Evering-rd., N.
Castledine, Ben, 2, Spencer Villas, Putney Common, Putney, S.W.
Crabtree, Frank, Brearley, Luddendenfoot, Halifax.
Cooke, Nora E., "Hill View," Cato-st., Southwick-on-Wear.
Catlin, J. R., Stokesley So., Yorks.
Dewar, H. R., 59, Broughton-st., Edinb'gh.
Denzy, W., s.s. "Waterford," Fishguard Harbour, S. Wales.
Denton, Mrs. A., 23 Eldersl[illegible]-ter., Eltham, Kent.
Day, Robert, 47, Vicars-st., Eccles, Lancs.
Dawson, D., 21, Kelland-rd., Plaistow, E.
Davis, A., 41 Arlingford-rd., Tulse Hill, London, S.E.
Davies, Mrs. O. D., 8, Court-st., Maesteg, Glam.
Davies, Lewis 101, Somerset-st., Abertillery, Mon.
Davies, Earnest R., 114, Cyprus-st., Stretford, Manchester.
Dunstall, Herbert H., Berkeley House Eastgate, Rochester.
Dunckley, Wm G., 53, Victoria st., Wolverton Bucks.
Drew, E. Barry, 32, Alma-ter., York.
Down, Edmund L., Parcels Office, S.E.C. Rly., Dartford.
Doughty, James J., 37, Prince of Walescres. Kentish Town, London.
Dance, Harry, 179, Beechcroft-rd., Upper Tooting, S.W.
Danford, E. R., Abbotsley, Harboro'-rd., Northampton.
Dalton, G. H., 61, Sydenham-rd., Sydenham, S.E.
Dennis, Mrs. Ethel 117, Winchester-rd., Eastleigh, Hants.
Daniel, John, 15, Bassett-st., Kentish Town, London, N.W.
Evans, Mrs. M. E., 82, De Burgh-st., Riverside, Cardiff.
Eslick, Chas., 40, Bristol-rd., Ipswich.
Emmons, Norman, 30, Sea View-rd., Leigh-on-Sea, Essex.
Ellisdon, Leonard, 35a, Southfield-rd., Bedford Park, W.
Egger, Mrs., 4, St. George's House Westminster Bridge-rd., S.E.
Edwards, Mrs. Maud, Tynes Bank, Little Hulton, nr. Bolton.
Edwards, Chas. A. N. 31, Albany-rd., New Malden, Surrey.
Edwards, Albert, 93, Kingston-rd., B'ham.
Edney, L., 19, Alexander-rd., Southampton.
Eaton, Frank, 91, Sabell-rd., Smethwick, Birmingham.
Easton J. M., 19, Gladsmuir-rd., Highgate, London, N.
Earle, Nellie, 11, The Hard, Portsmouth.
Fryers, Wm., 15, Dale-ter., Dalton-in-Furness, Lancashire.
Frenarry, F., Langley, Bartram-rd., Totton Hants.
Freece, Arthur Erroll, 42, Abbey-rd., Beeston, Notts.
Franklin, Cecil D. G., Thaxted, Essex.
Fox, F., Christ's College, Finchley, N.
Forster, L. A., 16, Thirlmere-rd., Muswell Hill, N.
Ford, Mrs. H., 117, Chestnut-ave., Walthamstow, Essex.
Fitz-Gibbon, W. D., 19, Rosenau-rd, Battersea Park, London, S.W.
Fitt George D., Cosy Corner, Cecil-rd., Norwich.
Fisher, H., c/o Russell Bros., 178, Aldersgate-st., London, E.C.
Farmer, J., 7, Chale-rd., Brixton Hill, London, S.W.
Farren, Mrs., "Ereford," Stourbridge-rd. Bromsgrove, Worcester.
Farries, T., 93, Warrender Park-rd., Edinburgh.
Farr, George, 10, Tennyson-rd, Southampton.
Gale, Mrs. W., 2, The Rowans, Durrington, nr. Salisbury.
Gardner, Chas. W., 69 Lillie-rd., West Brompton, S.W.
Gibb, H. M., 25, Pendull-st., Hull.
Gilbert, Thomas, 7, Cathcart-pl., Edinburgh.
Gill, H. S., 325, Grove Green-rd., Leytonstone N.E.
Gimbert, Arthur, The Close, Sutton Ely, Cambs.
Goddard, C., 65, Foxbourne-rd., Balham.
Goodman, Mrs., 95, Stafford-rd., Forest Gate, E.
Grace, W. E., Langhorne Malmesbury-rd., S. Woodford, Essex.
Graham, William, 1, Bedfont Villas, Hatton-rd., Bedfont, Middlesex.
Grant, A., 300, Halley-rd., Manor Park, E.
Greenwood H., 668, Eastwood, Todmorden.
Greenfield, A. H., Ordnance Office. Shorncliffe, Kent.
Gregory, P., 58, Killyon-rd., Larkhall Rise, Clapham, S.W.
Gregory, Richard, 93, Park-rd., Westhoughton, Lancs.
Greening A., 22, King-st., Burton-on-Trent.
Griffin, John Jabez, 4, East-st., Albert-st., King's Lynn, Norfolk.
Halcrow, Mrs. E. R., 56, West Side, Wandsworth Common.
Hannafud, G., 32, Lady Somerset-rd., Kentish Town, N.W.
Hanson Mrs. M. E., St. Clement's Rectory, Salford, Manchester.
Hardie, Alex., Queen's-rd., Hazel-grove, Stockport.
Harding, Wm., jun., 38, Bridge-st., Walsall, Staffs.
Harman, Miss Alice, 37, Harlesden-rd. St. Albans.
Harris, R. J. W., 220, Slade-rd., Erdington, Birmingham.
Harris, A. J., 2, Elm-ter., Longford, Coventry.
Harrison, Mrs. J., 113 Bonchurch-rd., Brighton, Sussex.
Harrison, J. L., 18, Matlock-rd., Brighton.
Harvey, John, 97, Portland-rd., Holland Park, London, W.
Harwood, Reginald, 3 Connaught Mansions, Prince of Wales-rd., Battersea.
Hatton, J. D., Kilburn House, Aylestone Hill, Hereford.
Hasemore, Mrs. M. E., 45, Elspeth-rd., Clapham Common, London, S.W.
Hazard, Jas. 43, Nichols-sq., Hackney-rd., London, E.
Henson, R., 21, The Common, Woolwich.
Heyburn, William, 66, Acresfield-rd., Pendleton, Manchester.
Hubert, E. A., 26, Hopton-rd. Streatham, S.W.
Herbert, J. J., Little Haven, Guild Hill rd., Southbourne, Bournemouth.
Hilbrand, S., Bridge-st., Walton-on Thames
Hill, Miss P., 493, Caledonian-rd. Holloway, London.
Hill, Mrs., 9, Mount Collyer-ave., Belfast.
Hin[illegible] M., 97, Lansdowne-rd., Croydon.

Complete List of 1,000 Prize Winners of Christmas Presents can be seen at the "John Bull" Office.

Racing Notes.

Christmas racing was carried out in barbarous weather, and perhaps never before was there such a small crowd at Kempton on a Boxing Day. The members' enclosure was a wilderness, the luncheon room in that enclosure must have been run at a big loss, for there looked to be considerably more waiters than customers. Mr. Bob Gore, as we anticipated, duly won the Christmas Hurdle, and with General's Pride, the one that I thought would be the stable selected. The going was very heavy, and, in winning so easily, the Winchester candidate put up an excellent performance. The heavy-going proved too much for little Master-at-Arms on Friday, but when the going gets firmer he is sure to win a nice race, and it will probably be at Kempton again. Our few Christmas selections did very well, for if at Wolverhampton we had one loser in Closewood Beck, that was amply compensated for by the handsome victory of Sauterne, in the Himley Hurdle.

Prophetic.

The important Old Year Meeting at Hurst Park will have been decided before these lines appear in print, and did opportunity allow, the happenings on Molesey Hurst might have their influence on the following selections, for the New Year meeting at Manchester. Discussing the programme as it stands, however, it seems that ROCK DUST, in the New Year Handicap Hurdle, to-day, should prove well worth backing. POLLEN, from the same stable as Rock Dust, has proved himself to be in such form over hurdles, that nicely weighted as he is, he should win the Welter Flat Race. On Thursday, now that Piccaninny II. has incurred a penalty for the Manchester Steeplechase, the race should be good for

IRISH MAIL,

who ran very well at Wolverhampton on Friday last. COMIC BEY may have earned a penalty at Blackpool, but if he is reserved for the Club Maiden Hurdle, he would prove well worth support. SORE TOES won at Blackpool on Monday, but even with his penalty he has a big chance now of taking the Castle Steeplechase.

Haydock Park will be the principal venue on Friday and Saturday, though on the latter day most of the Southerners will patronise Plumpton. On the Lancashire course on Friday, Nella's Favour, a recent importation from Ireland, should take the Warrington Hurdle if he prove the selected of Coulthwaite's quartette, as it is probable he will do. The name of COMIC BEY occurs again in the Ashton Maiden Hurdle, and he is one to be followed. When BITTER CHERRY runs he will be worth backing, and the chance occurs in Saturday's Earlstown Hurdle. The best thing of the meeting appears to be

GOTHAM,

in the Maiden Four-Year-Old Hurdle, and PREFECT has a big chance in the January Steeplechase.

At Plumpton apparently the best things are DICK DUNN for the Streat Hurdle and ST. AUSTLE for the Hopeful Hurdle.

SPORTING REPLIES.

FAIRBURN AND CO. (Geneva).—AMAN.—We have looked into your complaint, and are assured that you are in error in thinking that the letter bore the Manchester postmark. We are further told that one of the tombolas was in charge of a member of Lloyd's and the other of an officer in the Scots Guards. We, however, have no personal knowledge on either of these points.

E. H. LEIGH (Edinburgh).—WEST NORWOOD.—We should advise you to place the facts before the police in Geneva.

H. T. TERRY (Geneva).—"3 LEGS."—Quite straight.

DIAMOND'S FOOTBALL CUP SWEEP.

The draw for this will take place on Tuesday, January 14. The tickets are 1s. each, and altogether £1,250 will be distributed in prizes. The holder of the ticket drawing the team winning the English Cup will receive £500, and there will be £100 for the runner up. The other prizes will consist of two of £20 each, four of £10 each, eight of £5 each, sixteen of £3 each, and thirty-two of £2 each—and in addition there will be one hundred Consolation Prizes of £1 and four hundred of 10s. In view of the fact that everything connected with Mr. Diamond's Sweeps is absolutely straightforward and above board, we have no doubt there will be a great rush for tickets between now and the date of the draw.

TERRY & SMALLMAN'S SWEEP.

Next week we shall announce the result of the draw for this Football Cup sweep, which, at the time of going to press, is being witnessed by our representative.

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Football Selections from the Principal Papers.

Matches to be played Saturday, 4th January, 1913.

In view of the enormous interest now taken in the competitions conducted by numerous papers, the following table of selections compiled from the principal football authorities will be found to be an extremely useful guide—

	Matches played on ground of first-named team.	Last Year's Result.	JOHN BULL.	Lilliput's Weekly.	Empire.	Sunday Chronicle.	News of the World.	London Mail.	Weekly Dispatch.	Irish Sporting Mail.	Football Guide.
SOUTHERN LEAGUE—2ND LEAGUE—1ST LEAGUE	Tottenham H. v. Blackburn R.	Blackburn won	Home	Home	Away	Draw	Away	Home	Home	Home	Draw
	Derby C. v. Sunderland	No match	Away	Home	Home	Home	Home	Away	Draw	Home	Home
	Middlesbro' v. Sheffield Wed.	Draw	Draw	Away	Away	Home	Home	Home	Draw	Away	Away
	Notts C. v. Everton	Everton won	Away	Away	Draw	Away	Away	Draw	Home	Away	Draw
	Manchester U. v. West Brom. A.	W. Brom. won	Draw	Home	Home	Home	Home	Draw	Home	Home	Draw
	Aston V. v. Manchester C.	Aston Villa won	Home	Home	Home	Home	Home	Home	Home	Home	Home
	Liverpool v. Bradford C.	Liverpool won	Home	Away	Home	Home	Home	Away	Draw	Home	Home
	Bolton W. v. Woolwich A.	Draw	Home	Home	Home	Home	Home	Home	Home	Home	Home
	Sheffield Un. v. Chelsea	No match	Home	Home	Home	Home	Home	Home	Draw	Home	Home
	Newcastle Un. v. Oldham A.	Draw	Home	Draw	Draw	Home	Home	Home	Draw	Home	Home
	Barnsley v. Leeds C.	Leeds C. won	Home	Home	Home	Home	Home	Home	Home	Home	Home
	Bradford v. Huddersfield	Bradford won	Home	Home	Draw	Draw	—	Draw	Home	Draw	Home
	Burnley v. Clapton O.	Burnley won	Home	Home	Home	Home	—	Away	Home	Home	Home
	Bury v. Blackpool	No match	Home	Home	Home	Home	Home	Away	Draw	Home	Home
	Fulham v. Grimsby T.	Grimsby won	Home	Home	Home	Home	—	Home	Home	Home	Home
	Hull C. v. Glossop	Hull won	Home	Home	Home	Home	Home	Home	Home	Home	Home
	Leicester F. v. Bristol C.	Leicester won	Home	Home	Home	Draw	Away	Draw	Draw	Home	Draw
	Preston N. E. v. Lincoln C.	No match	Home	Home	Home	Home	Home	Home	Home	Home	Home
	Stockport C. v. Notts F.	Draw	Away	Away	Away	Draw	Away	Home	Away	Away	Draw
	Wolverhampton v. Birmingham	Wolver'n won	Home	Home	Home	Home	Away	Home	Home	Home	Home
	Northampton v. Stoke	North'pton won	Home	Home	Home	—	—	Home	Home	Home	Home
	Queen's P. R. v. Gillingham	No match	Home	Home	Home	—	Home	Home	Home	Home	Home
	Brentford v. Norwich City	Brentford won	Home	Draw	Draw	—	Home	Draw	Home	Home	Home
	Millwall A. v. Reading	Millwall won	Home	Draw	Home	—	Home	Draw	Draw	Home	Home
	Bristol R. v. Southampton	Bristol won	Home	Home	Home	—	—	Home	Home	Home	Home
	Swindon v. Plymouth A.	Swindon won	Home	Home	Home	—	Home	Home	Home	Home	Home
	Portsmouth v. Crystal P.	No match	Away	Draw	Away	—	Away	Away	Away	Away	Away
	Exeter C. v. Merthyr T.	No match	Home	Home	Home	—	—	Away	Home	Home	Home
	West Ham U. v. Watford	Watford won	Home	Home	Home	—	Home	Home	Home	Home	Home
	Brighton and H. v. Coventry C.	Brighton won	Home	Home	Home	—	Home	Home	Draw	Home	Draw

Home signifies first mentioned team to win—Away second mentioned team to win.

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Winnings returned to clients by first post after results are known. Letters only require to bear a time postmark previous to advertised time of race to be "on" according to rules.

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Pick where you like in the Four Leagues. No match barred! Don't wait for coupons—plain paper will do!

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My Short Form for Jan. 4th, 1913.

MANCH'T'R U. v W. BROMWICH A.	BRIGHTON & HOVE v COVENTRY.
TOTTENHAM H. v BLACKBURN R.	MILLWALL v READING.
DERBY COUNTY v SUNDERLAND.	PORTSMOUTH v CRYSTAL P.
STOCKPORT C. v NOTTS FOREST.	HEART S v CLYDE.
BRADFORD v HUDDERSFIELD.	RAITH ROVERS v ABERDEEN.
LEICESTER F. v BRISTOL CITY.	3RD LANARK v HAMILTON ACAD.

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Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and PUBLISHED IN THE FOLLOWING ISSUE.

To each of the holders of copies of JOHN BULL *of specified date*, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of TWO GUINEAS in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following claims have been received for our issues of November 9th, 30th, December 14th and 21st, 1912:—

W. MAKIN SMITH, Esq., 839, Stockport Road, Longsight, Manchester. November 9th. No. 154968.

ARTHUR HORROCKS, Esq., 52, Tyldesley Old Road, Atherton, Nr. Manchester. November 30th. No. 134019.

M. J. McNALLY, Esq., 56, Shenley Road, Camberwell, S.E. December 14th. No. 466248.

JASON W. SMITH, Esq., 26, Harpenden Road, Wanstead Park. December 21st. No. 146920.

The following are the fifty numbers for our issue of December 28th:—

11508	169050	373590	555959	672524
29227	176836	399086	561982	679814
55468	202862	420761	574945	712831
68296	224758	44055	583005	718266
84715	241197	456460	608477	730835
106085	267568	482188	619951	735168
114975	276125	504557	625031	733264
123394	315055	512488	653362	736382
150489	339926	522661	655959	741556
157971	351598	526511	658117	741870

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR NEXT ISSUE (PUBLISHED JANUARY 8TH.)

FLATULENCE & CONSTIPATION

which soon follow CHRISTMAS FEASTING

are caused by

STOMACH & BOWEL INDIGESTION

NO ONE NEED SUFFER.

CICFA IS THE ONLY CURE

Millions have been feasting; consequently millions are now suffering with Flatulence, Heartburn, Constipation, etc. The food was not digested in either stomach or bowel, so there is Stomach and Bowel Indigestion, followed by so many discomforts and miseries. Purgatives in the form of pills and salts do not digest the food, and so they cannot cure, and when continued they cause more Flatulence and Constipation.

But there is a cure. CICFA is that cure.

This is because Cicfa is composed of ingredients which act in the Stomach and Bowel just like Nature herself. Nature supplies materials which digest the albuminous food like eggs, meat, etc., in the stomach. Cicfa contains ingredients that do the same. Nature also provides materials which digest the starchy food in the bowel; Cicfa contains ingredients which do the same.

That is why those who take Cicfa always have perfect digestion, and are free from Flatulence, Heartburn, Acidity, Constipation, Headache, etc. The liver is absolutely free from all obstructions, and the Bile Circulation is perfect. There is perfect digestion and perfect assimilation, *all because Cicfa acts just like Nature herself.*

C. M., of Belfast, writes:—

I have suffered tortures from Indigestion for more than five years, and I have spent a great deal of money, but without any benefit, so that I thought my case was incurable. I sent for your sample, and then bought Cicfa from my Chemist, and I think each tablet is worth its weight in gold, for I am completely cured. Formerly whatever I ate disagreed. I tried different kinds of diet, and I tried eating very little, and sometimes ate nothing so as to rest the Stomach. Now I can eat anything I like, and I have no pain, no Indigestion at all—I am another man. I gave the small books that were wrapped round the bottles to three friends: they are all using Cicfa, and are all delighted.

I would be glad if you published this, because I think everyone should know what a wonderful cure for Indigestion they have in Cicfa.

Mrs. C., of ——, Petersfield, Hants, writes:—

Sir,—I am writing to thank you very much for the sample of Cicfa, and I must say that I am more than pleased with the result. For years I have suffered with Indigestion and Constipation, and I can only say with all the pills and different medicines I have had nothing that has done me so much good as your Cicfa.

It is a great blessing to feel one can eat a good meal and enjoy it, and know it is all digesting.—Yours truly, Mrs. C.

P.S.—I give my little girl (9 years of age) one every day after her dinner. She gets the wind so, and she always remembers to have them on the meal table.

Travelling, visiting, or eating away from home usually gives you Constipation. That is not your Liver—it is Bowel Indigestion.

Cicfa suits every case—young or old. It is a marvellous remedy! There is nothing like it; yet you can purchase a week's treatment for 1/1½, and you will have a clean tongue and breath as sweet as a child's. Avoid all those worthless 6d. and 7½d. IMITATIONS.

Get a week's treatment for 1/1½ to-day, or three weeks' treatment for 2/9; every Chemist can supply you, or you can get it direct from—

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Agents for the Colonies—GORDON & GOTCH, LTD., London, Australia, Canada, etc. South Africa—CENTRAL NEWS AGENCY, LTD.
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